

## **Flo2Cash Web2Pay Integration Manual**

PHP Edition

Version <1.2>

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# Flo2Cash Web2pay Integration

## 1. Introduction

### 1.1 Getting Started

The Web2Pay Integration channel includes three services for merchants to obtain payments through their own websites:

- Web2Pay – Standard Payment
- Web2Pay – Bill Payments
- Web2Pay – Shopping Cart

This document is for merchants who wish to use and integrate these services. Before you can use any of the Web2Pay Integration services, you must have the Web2Pay channel enabled for your Flo2Cash merchant account.

### 1.2 Checking that Web2Pay is enabled for your account

Before using any Web2Pay service you first need to make sure that Web2Pay is enabled for your account. To do this, log in to the Flo2Cash Merchant Console available at <https://secure.flo2cash.co.nz/client/> using the Username and Password that you received via email from Flo2Cash.

**Figure 1. The Login Screen of the Flo2Cash Merchant Console**

Once you have successfully logged in to the Merchant Console, navigate to the “My Revenue Channels” section via the menu available on the left hand side of the screen. The My Revenue Channels page shows the Flo2Cash revenue channels you currently subscribe to. You need to ensure the Web2Pay channel is active before proceeding with any integration.

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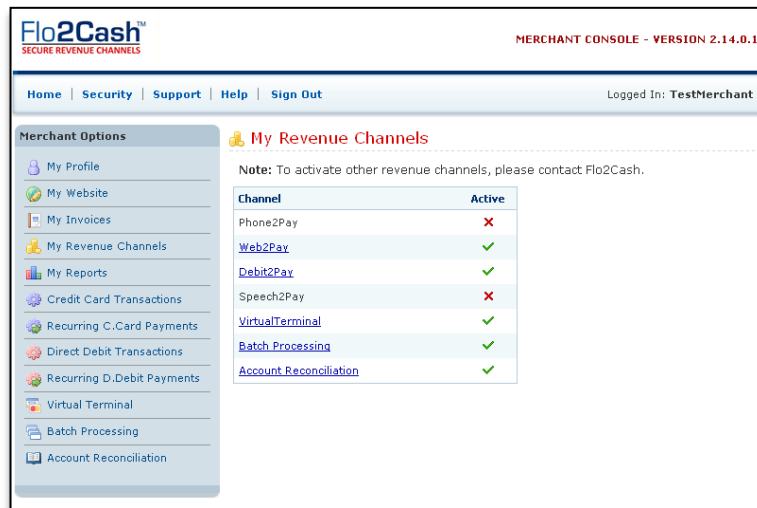
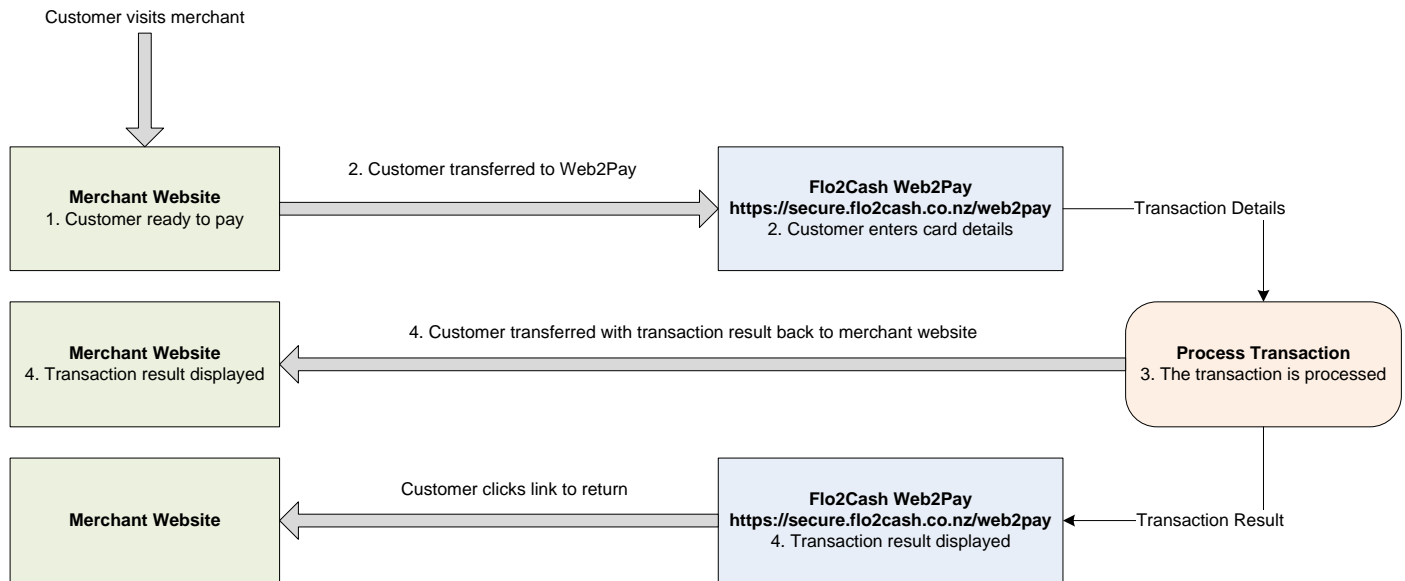


Figure 2. My Revenue Channels Page

## 2. Web2Pay Standard Payment Service

### 2.1 How it works

Web2Pay Standard Payment consists of a HTML form on your website that when submitted, redirects your customer, along with a selection of fields, to Web2Pay in order for them to make a payment. The figure below shows the basic sequence of web browser pages when a customer makes a payment with Web2Pay Standard Payment.



**Figure 3. Web2Pay Standard Workflow**

### 2.2 Example of the basic page sequence

**Step 1:** Customer is on your website ready to make a transaction.

**Step 2:** Customer completes the form on your website and gets redirected to the Web2Pay Standard payment page where the customer securely enters their credit card details. Depending on what is set on the CSC requirement feature, the Card Security Code (CSC) will either be displayed or not on this page.

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**Figure 4. Payment Information Page– Web2Pay Standard**

Once the credit card details are entered the customer clicks the “Submit” button.

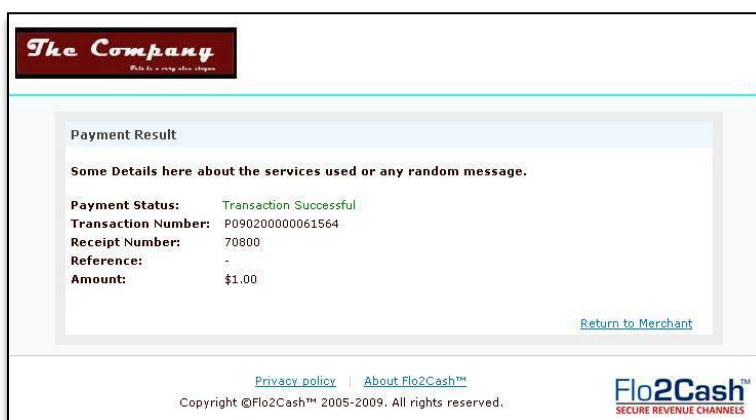
**Step 3:** If the credit card information is valid, the payment will be processed and depending on what value has been set for the return option (by default it is set to show the transaction result on a page within Web2Pay), the results of the transaction will be displayed in Web2Pay with a link provided to return to your website or the transaction results will be posted immediately to the page indicated by the value of the “return\_url” field. The progress page will be displayed until the transaction is complete.

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**Figure 5. Processing Payment Screen**

**Step 4:** The payment is processed and the transaction result will be displayed either on the Web2Pay transaction result page or returned back to your site. For more details on how the return option works, please refer to the Flo2Cash Merchant Console - User Manual and go to the My Revenue Channels, Web2Pay subsection.



**Figure 6. Result Displayed Within Web2Pay**

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## 2.3 Input Variables

Web2Pay validates all the data posted to it, and in the case of an invalid field, the browser (Customer) is redirected to the Return URL along with a HTTP POST containing an appropriate error message, found in the “response\_text” field.

The following table shows the input fields that can be posted to Web2Pay Standard Payment. A brief description of each field is provided, as well as the accepted data format and whether it is required or optional.

Name	Description	Required	Type	Length
cmd	Defines the Web2Pay integration service. Always use “_xclick” for Web2Pay Standard Payment.	Required	String	N/A
account_id	Flo2Cash issued Account ID	Required	Integer	N/A
amount	The transaction amount in NZ dollars. Must be a positive value.	Required	Decimal	N/A
item_name	Description of item, not stored by Flo2Cash.	Required	String	50
reference	Merchant defined value stored with the transaction.	Optional	String	50
particular	Merchant defined value stored with the transaction.	Optional	String	50
return_url	The URL that the customer will be sent to on completion of the payment.	Required	String	1024
notification_url	If provided, this URL will be used in conjunction with Flo2Cashes Merchant Notification Service (MNS). (See <a href="#">MNS</a> for details)	Optional	String	1024
header_image	The URL to an image. Sets the image at the top of the payment page. The image maximum size is 750 pixels wide by 90 pixels high and must be URL-encoded. Flo2Cash recommends that you provide an image that is stored only on a secure (HTTPS) server. (See <a href="#">Customising the Flo2Cash Interface</a> ).	Optional	String	1024
header_bottom_border	Sets the colour of the border underneath the header on the Flo2Cash hosted payment page. (See <a href="#">Customising the Flo2Cash Interface</a> ). Value must be a 6 character hexadecimal value for the colour required.	Optional	String	6
header_background_colour	Sets the background colour of the header section on the Flo2Cash hosted payment page. (See <a href="#">Customising the Flo2Cash Interface</a> ). Value must be a 6 character hexadecimal value for the colour required.	Optional	String	6
custom_data	Merchant defined value that you can use to identify your transaction. Any value passed in will be posted back to the notification_url (See <a href="#">MNS</a> ). This is a pass-through field that is never presented to your customer. Flo2Cash will not store this value.	Optional	String	1024
store_card	0 or 1 as to whether Web2Pay should display the option for storing the card details upon a successful payment. 0 = do not show ( default ) 1 = show	Optional	Integer	N/A
csc_required	If the CSC requirement feature is set as <u>Required but Changeable</u> , you can pass 0 or 1 as to whether Web2Pay should display the CSC field when a client enters their credit card details. 0 = do not show 1 =	Optional	Integer	N/A

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	show ( default )			
display_customer_email	0 or 1 as to whether Web2Pay should display customer email receipt field. 1=display (default) 0 = hide	optional	Integer	N/A

## 2.4 Order Page (HTML example)

The following is an example page for a Web2Pay Standard transaction that posts the required input fields to Web2Pay. For more examples, please visit our live Web2Pay demo available at <http://demo.flo2cash.co.nz/singhfarms>

```
<form action="https://secure.flo2cash.co.nz/web2pay/default.aspx" method="post">
  <input type="hidden" name="cmd" value="_xclick"/>
  <input type="hidden" name="account_id" value="10000"/>
  <input type="hidden" name="return_url" value="http://<your-site>/ReturnURL.php"/>
  <input type="hidden" name="notification_url" value="http://<your-site>/NotifyURL.php"/>
  <input type="hidden" name="header_image" value="https://<your-site>/images/logo.gif"/>
  <input type="hidden" name="header_border_bottom" value="22FFDD"/>
  <input type="hidden" name="header_background_colour" value="22FFDD"/>
  <input type="hidden" name="store_card" value="0"/>
  <input type="hidden" name="csc_required" value="1"/>
  <input type="hidden" name="display_customer_email" value="0"/>

  amount:
  <input type="text" name="amount" value="10.00"/>

  item_name:
  <input type="text" name="item_name" value="optical mouse"/>

  reference:
  <input type="text" name="reference" value="IV20061031001"/>

  particular:
  <input type="text" name="particular" value="Item No 123"/>

  <input type="submit" value="submit" />
</form>
```

The input type can be anything you like (e.g. textfields, drop-down box, hidden fields, etc) as long as you post the correct field names to the server.

If the posted fields are successfully validated, the customer is presented with a secure page where they can enter their credit card details and complete the transaction.

## 2.5 Output Variables

**\*NB: Please note that the output variables only apply if the Return Option is set to post back to the merchant**

The following table shows the output fields to be posted back to the Return URL, along with a brief description of each.

Name	Description	Type
txn_id	Flo2Cash defined unique transaction ID.	String
receipt_no	Flo2Cash unique transaction receipt number.	Integer
txn_status	0 = Unknown – Transaction result cannot be confirmed i.e. lost connection with	Integer

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	the payment switch 1 = Processing – An old status left in for legacy integrations (Ignore) 2 = Successful – Transaction processed successfully and monies were taken from the card 3 = Failed – Transaction has failed to process 4 = Blocked – Transaction was blocked from taking place due to merchant specific rules 11 = Declined – Transaction was processed but declined	
account_id	The Flo2Cash Account ID used for processing the transaction.	Integer
reference	Reference used for the transaction - defined by the merchant	String
particular	Particular used for the transaction – defined by the merchant	String
card_type	The credit card type used for this transaction: 1 = American Express 3 = Diners Club 4 = MasterCard 5 = Visa Card	Integer
response_text	If an error occurred then the error message will be stored here	String
response_code	The response code is a legacy field and is now superseded by the txn_status field as above. The values for the response_code are: 0 = Successful 1 = Failed	String
amount	Total amount of the transaction.	Decimal
authorisation_code	Authorisation code returned by the bank for this transaction	String
error_code	The error code indicating the type of error that occurred. <i>See Appendix for a full listing of Error Codes</i>	String
error_message	The error message explaining what the error means. <i>See Appendix for a full listing of Error Codes</i>	String
custom_data	Value of the custom_data input variable that you passed to identify your transaction.	String
card_token	The token of the newly stored card, only available if the store_card variable was set to 1 and the customer chose to store their card details	String

## 2.6 Return URL (PHP example)

**\*NB:** Please note that this only applies if the Return Option is set to post back to the merchant

The following code is an example of a PHP segment of your Return URL, responsible for retrieving the posted values so you can use them on your result page.

**Note:** It is strongly suggested that you do not use this data to update your own systems as the method in which it is provided is susceptible to spoofing. If you need to process this data and update your own systems, please use the Flo2Cash [Merchant Notification Service](#) (MNS).

```

<?php
/*Get all returned variables from HTTP(S) POST*/
$TxnID = $_POST["txn_id"];
$ReceiptNo = $_POST["receipt_no"];
  
```

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```

$TxnStatus = $_POST["txn_status"];
$AccountID = $_POST["account_id"];
$Reference = $_POST["reference"];
$Particular = $_POST["particular"];
$CardType = $_POST["card_type"];
$ResponseText = $_POST["response_text"];
$Reference = $_POST["response_code"];
$Amount = $_POST["amount"];
$CustomData = $_POST["custom_data"];
$CardToken = $_POST["card_token"];

/*find out transaction status*/
if ($TxnStatus == "2")
{
/*accepted*/
//provide an implementation for an accepted transaction
}
else
{
/*declined*/
//provide an implementation for a declined transaction
}
?>

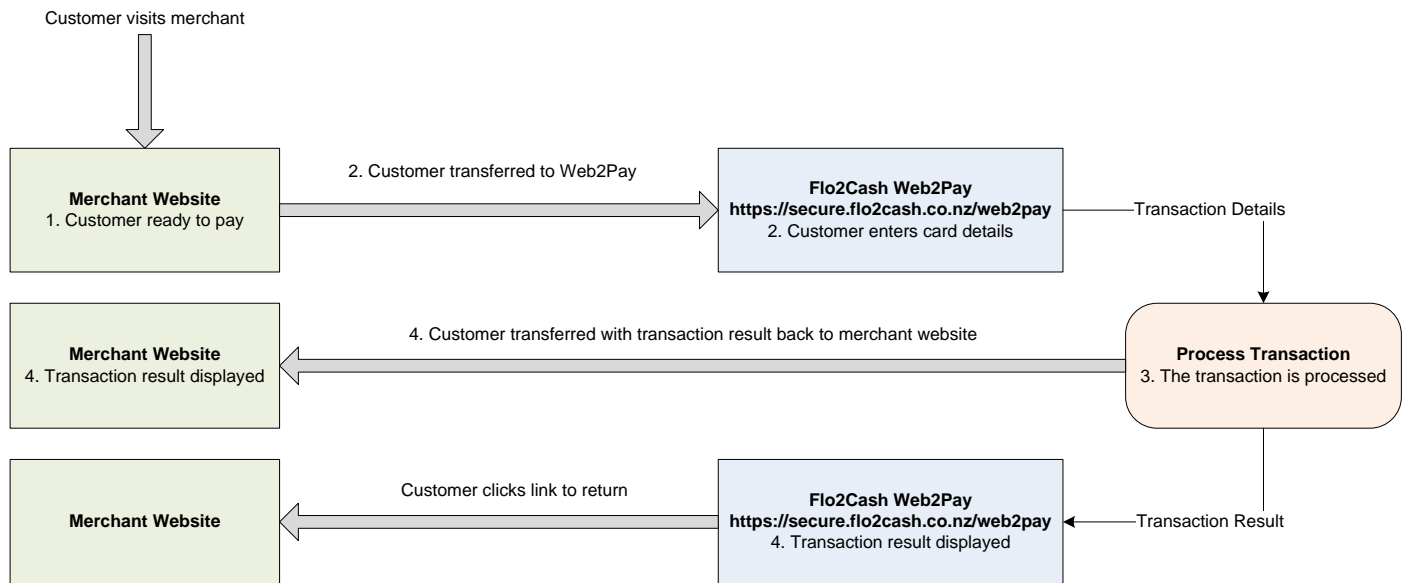
```

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### 3. Web2Pay Shopping Cart

#### 3.1 How it works

Web2Pay Shopping Cart consists of a HTML form on your website that when submitted, redirects your customer, along with a selection of fields, to Flo2Cash Web2Pay in order for them to make a payment. The figure below shows the basic sequence of web browser pages when a customer makes a payment with Flo2Cash Web2Pay Shopping Cart.



**Figure 7. Web2Pay Shopping Cart Workflow**

#### 3.2 Example of the basic page sequence

**Step 1:** Customer is on your website, has selected products and is ready to make a transaction.

**Step 2:** Customer completes the form on your website and gets redirected to Flo2Cash Web2Pay Shopping Cart payment page where the customer securely enters their credit card details and customer information (optional). Depending on what is set on the CSC requirement feature, the Card Security Code (CSC) will either be displayed or not on this page.

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**The Company**  
Web2Pay - a secure online payment gateway

**Shopping Information**

**Merchant:** Judy BMF - Test 4 Recurring Payment  
**Reference:** IV20061031001  
**Particular:** Test Par

Name	Item code	Quantity	Price	Line Amount
fancy mouse	P00001	10	\$10.50	\$105.00
Monitor	P00002	5	\$10.00	\$50.00
<b>Total Amount for this transaction: \$155.00</b>				

**Customer Information**

**First Name:**  \*  
**Last Name:**  \*  
**Email:**  \*  
**Phone:**   
**Address:**   
**City:**   
**Country:**  \*

**Credit Card Information**

**Card Type**  \*  
**Card Number<sup>1</sup>**  \*  
**Card Security Code<sup>2</sup>**  \*  
**Card Expiry**  /  \*  
**Name on Card**  \*

\* Required  
<sup>1</sup> The card number should be entered with **no** spaces or hyphens e.g. 1234567890123456  
<sup>2</sup> The card security code is a 3 or 4 digit number located on the back of your card.

If you would like to receive a receipt for this payment by email, please enter your email address below.  
**Email Address**

**Submit**

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 Copyright ©Flo2Cash™ 2005-2009. All rights reserved.

**Flo2Cash™**  
SECURE REVENUE CHANNELS

**Figure 8. Payment Information Page – Web2Pay Shopping Cart**

Once the credit card details are entered the customer clicks the “Submit” button.

**Step 3:** If the credit card information is valid, the payment will be processed and depending on what value has been set for the return option (by default it is set to show the transaction result on a page within Web2Pay), the results of the transaction will be displayed in Web2Pay with a link provided to return to your website or the transaction results will be posted immediately to the page indicated by the value of the “return\_url” field. The progress page will be displayed until the transaction is complete.

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**Figure 9. Processing Payment Screen**

**Step 4:** The payment is processed and the transaction result will be displayed either on the Web2Pay transaction result page or returned back to your site. For more details on how the return option works, please refer to the Flo2Cash Merchant Console - User Manual and go to the My Revenue Channels, Web2Pay subsection.



**Figure 10. Result Displayed Within Web2Pay**

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### 3.3 Input Variables

Web2Pay validates all the data posted to it, and in the case of an invalid field, the browser (Customer) is redirected to your Return URL along with a HTTP POST containing an appropriate error message, found in the “response\_text” field.

The following table shows the input fields that can be posted to Web2Pay Shopping Cart. A brief description of each field is provided, as well as the accepted data format and whether it is required or optional.

Name	Description	Required	Type	Length
cmd	Defines the Web2Pay integration service. Always use “_xcart” for Web2Pay Shopping Cart.	Required	String	N/A
account_id	Flo2Cash issued Account ID	Required	Integer	N/A
reference	Merchant defined value stored with the transaction.	Optional	String	50
particular	Merchant defined value stored with the transaction.	Optional	String	50
return_url	The URL that the customer will be sent to on completion of the payment.	Required	String	1024
notification_url	If provided, this URL will be used in conjunction with Flo2Cash Merchant Notification Service ( <a href="#">MNS</a> ).	Optional	String	1024
Item_nameX	You can post multiple items for one transaction.  The item_name elements must be formatted as follows: item_name1, item_name2, item_name3, etc. (For example, item_name1, item_code1, item_price1 and item_qty1 describe the first item in your shopping cart.)	Required	String	50
Item_codeX	You can post multiple item codes for one transaction.  The item_code elements must be formatted as follow: item_code1, item_code2, item_code3, etc...	Required	String	50
Item_priceX	You can pass through multiple items for one transaction. Must be a positive value.  The item_price elements must be formatted as follows: item_price1, item_price2, item_price3, etc...	Required	Decimal	N/A
Item_qtyX	You can pass through multiple items for one transaction.  The item_qty elements must be formatted as follows: item_qty1, item_qty2, item_qty3, etc...	Required	Integer	N/A

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header_image	The URL to an image. Sets the image at the top of the payment page. The image maximum size is 750 pixels wide by 90 pixels high and must be URL-encoded. Flo2Cash recommends that you provide an image that is stored only on a secure (HTTPS) server. (See <a href="#">Customising the Flo2Cash Interface</a> ).	Optional	String	1024
header_bottom_border	Sets the colour of the border underneath the header on the Flo2Cash hosted payment page. (See <a href="#">Customising the Flo2Cash Interface</a> ). Value must be a 6 character hexadecimal value for the colour required.	Optional	String	6
header_background_colour	Sets the background colour of the header section on the Flo2Cash hosted payment page. (See <a href="#">Customising the Flo2Cash Interface</a> ). Value must be a 6 character hexadecimal value for the colour required.	Optional	String	6
custom_data	Merchant defined value that you can use to identify your transaction. Any value passed in will be posted back to the notification_url (See <a href="#">MNS</a> ). This is a pass-through field that is never presented to your customer. Flo2Cash will not store this value.	Optional	String	1024
customer_info_required	Passing this variable (value must be "1") will allow you to collect customer information from the Flo2Cash Web2Pay shopping cart page. The customer information will then be posted back to your notification URL (See <a href="#">MNS</a> ).	Optional	Integer	N/A
store_card	0 or 1 as to whether Web2Pay should display the option for storing the card details upon a successful payment. 0 = do not show ( default ) 1 = show	Optional	Integer	N/A
csc_required	If the CSC requirement feature is set as <u>Required but Changeable</u> , you can pass 0 or 1 as to whether Web2Pay should display the CSC field when a client enters their credit card details. 0 = do not show 1 = show ( default )	Optional	Integer	N/A
display_customer_email	0 or 1 as to whether Web2Pay should display customer email receipt field. 1=display (default) 0 = hide	optional	Integer	N/A

### 3.4 Order Page (HTML example)

The following is an example page for a Web2Pay Shopping Cart transaction that posts the required input fields to Web2Pay. For more examples, please visit our live Web2Pay demo available at <http://demo.flo2cash.co.nz/singhfarms>

```
<form action="https://secure.flo2cash.co.nz/web2pay/default.aspx" method="post">
  <input type="hidden" name="cmd" value="_xcart"/>
```

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```
<input type="hidden" name="account_id" value="10000"/>
<input type="hidden" name="return_url" value="http://<your-site>/ReturnURL.php"/>
<input type="hidden" name="notification_url" value="http://<your-site>/NotifyURL.php"/>
<input type="hidden" name="customer_info_required" value="1"/>
<input type="hidden" name="store_card" value="0"/>
<input type="hidden" name="csc_required" value="1"/>
<input type="hidden" name="display_customer_email" value="0"/>
```

reference:

```
<input type="text" name="reference" value="IV20061031001"/>
```

particular:

```
<input type="text" name="particular" value="Order_Par_123"/>
```

first item name: <input type="text" name="item\_name1" value="Product 1"/>

first item price: <input type="text" name="item\_price1" value="10.65"/>

first item code: <input type="text" name="item\_code1" value="P00001"/>

first item qty: <input type="text" name="item\_qty1" value="10"/>

second item name: <input type="text" name="item\_name2" value="Product 2"/>

second item price: <input type="text" name="item\_price2" value="22.50"/>

second item code: <input type="text" name="item\_code2" value="P00017"/>

second item qty: <input type="text" name="item\_qty2" value="7"/>

```
<input type="hidden" name="header_image" value="https://<your-site>/images/logo.gif"/>
```

```
<input type="hidden" name="header_bottom_border" value="22FFDD"/>
```

```
<input type="hidden" name="header_background_colour" value="22FFDD"/>
```

```
<input type="submit" value="submit" />
```

```
</form>
```

The input type can be anything you like (e.g. textfields, drop-down box, hidden fields, etc) as long as you post the correct filed names to the server.

If the posted variables are successfully validated, the customer is presented with a secure page where they can enter their credit card details and complete the transaction.

### 3.5 Output Variables

**\*NB: Please note that the output variables only apply if the Return Option is set to post back to the merchant**

The following table shows the output fields to be posted back to the Return URL, along with a brief description of each.

Name	Description	Type
txn_id	Flo2Cash defined unique transaction ID.	String
receipt_no	Flo2Cash unique transaction receipt number.	Integer
txn_status	0 = Unknown – Transaction result cannot be confirmed i.e. lost connection with the payment switch 1 = Processing – An old status left in for legacy integrations (Ignore) 2 = Successful – Transaction processed successfully and monies were taken from the card 3 = Failed – Transaction has failed to process 4 = Blocked – Transaction was blocked from taking place due to merchant specific	Integer

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	rules 11 = Declined – Transaction was processed but declined	
account_id	The Flo2Cash Account ID used for processing the transaction.	Integer
reference	Reference used for the transaction - defined by the merchant	String
particular	Particular used for the transaction – defined by the merchant	String
card_type	The credit card type used for this transaction: 1 = American Express 3 = Diners Club 4 = MasterCard 5 = Visa Card	Integer
response_text	If an error occurred then the error message will be stored here	String
response_code	The response code is a legacy field and is now superseded by the txn_status field as above. The values for the response_code are: 0 = Successful 1 = Failed	String
amount	Total amount of the transaction.	Decimal
authorisation_code	Authorisation code returned by the bank for the transaction.	String
error_code	The error code indicating the type of error that occurred. <i>See Appendix for a full listing of Error Codes</i>	String
error_message	The error message explaining what the error means. <i>See Appendix for a full listing of Error Codes</i>	String
custom_data	Value of the custom_data input field that was passed to identify the transaction.	String
The following fields will be posted back only if the “customer_info_required” field was set to “1”		
first_name	Customer First Name	String
last_name	Customer Last Name	String
phone	Customer Phone	String
email	Customer Email Address	String
address1	Customer address	String
address2	Customer address	String
city	Customer City	String
country	Customer Country	String
card_token	The token of the newly stored card, only available if the store_card variable was set to 1 and the customer chose to store their card details	String

### 3.6 Return URL (PHP example)

**\*NB: Please note that this only applies if the Return Option is set to post back to the merchant**

The following code is an example of a PHP segment of your Return URL, responsible for retrieving the posted values so you can use them on your result page.

**Note:** It is strongly suggested that you do not use this data to update your own systems as the method in which it is provided is susceptible to spoofing. If you need to process this data and update your own systems, please use the Flo2Cash [Merchant Notification Service](#) (MNS).

```
<?php
/*Get all returned variables from HTTP(S) POST*/
```

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```

$TxnID = $_POST["txn_id"];
$ReceiptNo = $_POST["receipt_no"];
$TxnStatus = $_POST["txn_status"];
$AccountID = $_POST["account_id"];
$Reference = $_POST["reference"];
$Particular = $_POST["particular"];
$CardType = $_POST["card_type"];
$ResponseText = $_POST["response_text"];
$ResponseCode = $_POST["response_code"];
$CustomData = $_POST["custom_data"];
$CardToken = $_POST["card_token"];

$Amount = $_POST["amount"];

/*find out transaction status*/
if ($TxnStatus == "2")
{
    /*accepted*/
    //provide an implementation for an accepted transaction
}
else
{
    /*declined*/
    //provide an implementation for a declined transaction
}
?>

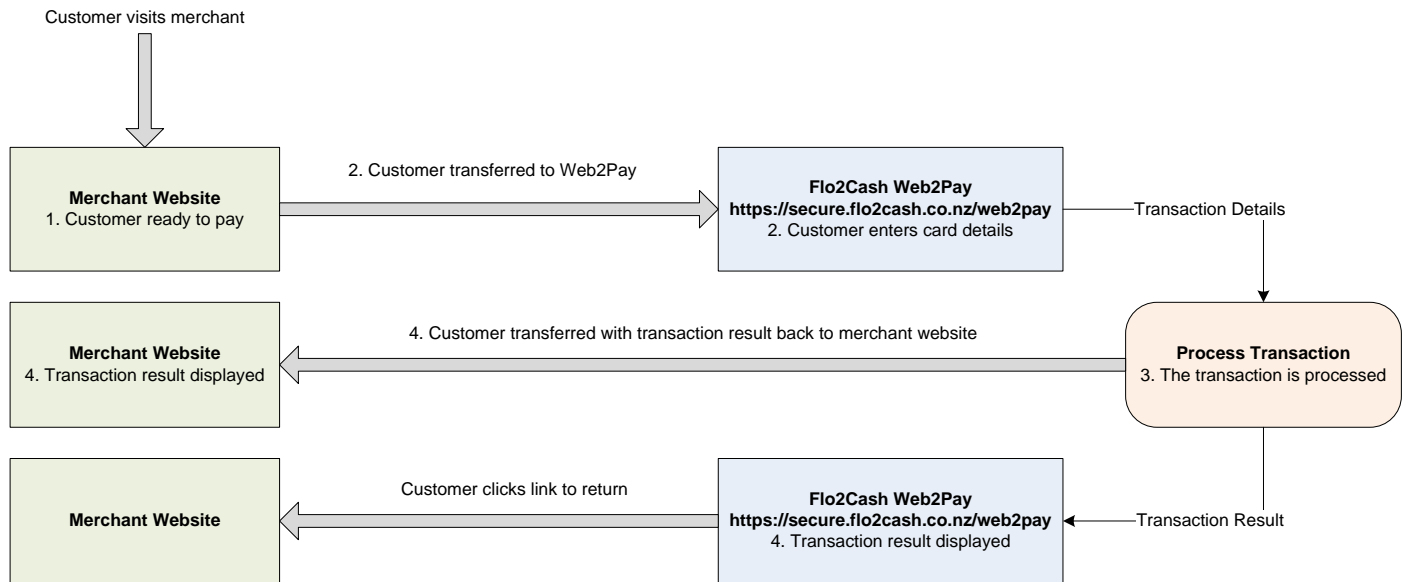
```

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## 4. Web2Pay Bill Payment

### 4.1 How it works

Web2Pay Bill Payment consists of a HTML form on your website that when submitted, redirects your customer, along with a selection of fields, to Flo2Cash Web2Pay in order for them to make a payment. The figure below shows the basic sequence of web browser pages when a customer makes a payment with Flo2Cash Web2Pay Bill Payment.



**Figure 11. Web2Pay Bill Payment Workflow**

### 4.2 Example of the basic page sequence

**Step 1:** Customer is on your website ready to pay their bill.

**Step 2:** Customer completes the form on your website and gets redirected to Flo2Cash Web2Pay Bill Payment payment page where the customer securely enters their credit card details. Depending on what is set on the CSC requirement feature, the Card Security Code (CSC) will either be displayed or not on this page.

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**The Company**  
*It's all a matter of time*

**Billing Information**

Pay To: Judy BMF - Test 4 Recurring Payment  
 Invoice Number: IV021238473 [Look up Invoice](#)  
 Pay For Account: IV021238473  
 Amount: \$20.00

**Credit Card Information**

Card Type: MasterCard \*  
 Card Number<sup>1</sup>: \*  
 Card Security Code<sup>2</sup>: \*  
 Card Expiry: 01 / 2009 \*  
 Name on Card: \*

\* Required  
<sup>1</sup> The card number should be entered with **no** spaces or hyphens e.g. 1234567890123456  
<sup>2</sup> The card security code is a 3 or 4 digit number located on the back of your card.

If you would like to receive a receipt for this payment by email, please enter your email address below.  
 Email Address:

[Privacy policy](#) | [About Flo2Cash™](#)

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**Figure 12. Payment Information Page– Web2Pay Bill Payment**

The customer will enter the invoice number and then click on the “Look up Invoice” button to locate the invoice details. If the invoice is found – the details of the invoice will be displayed, otherwise the error will be shown. Once the credit card details are entered, the customer can click the “Submit” button.

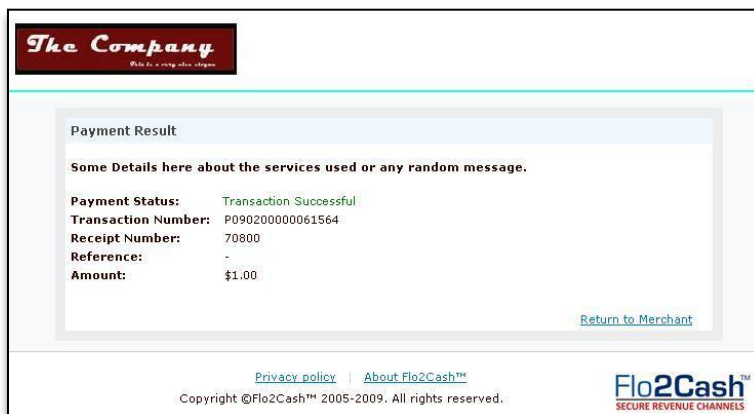
**Step 3:** If the credit card information is valid, the payment will be processed and depending on what value has been set for the return option (by default it is set to show the transaction result on a page within Web2Pay), the results of the transaction will be displayed in Web2Pay with a link provided to return to your website or the transaction results will be posted immediately to the page indicated by the value of the “return\_url” field. The progress page will be displayed until the transaction is complete.

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**Figure 13. Processing Payment Screen**

**Step 4:** The payment is processed and the transaction result will be displayed either on the Web2Pay transaction result page or returned back to your site. For more details on how the return option works, please refer to the Flo2Cash Merchant Console - User Manual and go to the My Revenue Channels, Web2Pay subsection.



**Figure 14. Result Displayed Within Web2Pay**

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### 4.3 Input Variables

Web2Pay validates all the data posted to it, and in the case of an invalid field, the browser (Customer) is redirected to your Return URL along with a HTTP POST containing an appropriate error message, found in the “response\_text” field.

The following table shows the input fields that can be posted to Web2Pay Shopping Cart. A brief description of each field is provided, as well as the accepted data format and whether it is required or optional.

Name	Description	Required	Type	Length
cmd	Defines the Web2Pay integration service. Always use “_xbill” for Web2Pay Bill Payment.	Required	String	N/A
account_id	Flo2Cash issued Account ID	Required	Integer	N/A
return_url	The URL to which the customer is directed on completion of the payment.	Required	String	1024
notification_url	If provided, this URL will be used in conjunction with Flo2Cash Merchant Notification Service ( <a href="#">MNS</a> ).	Optional	String	1024
header_image	The URL to an image. Sets the image at the top of the payment page. The image maximum size is 750 pixels wide by 90 pixels high and must be URL-encoded. Flo2Cash recommends that you provide an image that is stored only on a secure (HTTPS) server. (See <a href="#">Customising the Flo2Cash Interface</a> ).	Optional	String	1024
header_bottom_border	Sets the colour of the border underneath the header on the Flo2Cash hosted payment page. (See <a href="#">Customising the Flo2Cash Interface</a> ). Value must be a 6 character hexadecimal value for the colour required.	Optional	String	6
header_background_colour	Sets the background colour of the header section on the Flo2Cash hosted payment page. (See <a href="#">Customising the Flo2Cash Interface</a> ). Value must be a 6 character hexadecimal value for the colour required.	Optional	String	6
custom_data	Merchant defined value that you can use to identify your transaction. Any value passed in will be posted back to the notification_url (See <a href="#">MNS</a> ). This is a pass-through field that is never presented to your customer. Flo2Cash will not store this value.	Optional	String	1024
store_card	0 or 1 as to whether Web2Pay should display the option for storing the card details upon a successful payment. 0 = do not show ( default ) 1 = show	Optional	Integer	N/A
csc_required	If the CSC requirement feature is set as <a href="#">Required but Changeable</a> , you can pass 0 or 1 as to whether Web2Pay should display the CSC field when a client enters his or her credit card details. 0 = do not show 1 = show ( default )	Optional	Integer	N/A
display_customer_email	0 or 1 as to whether Web2Pay should display customer email receipt field. 1=display (default) 0 = hide	optional	Integer	N/A

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#### 4.4 Order Page (HTML example)

The following is an example page for a Web2Pay Bill Payment transaction that posts the required input fields to Web2Pay. For more examples, please visit our live Web2Pay demo available at <http://demo.flo2cash.co.nz/singhfarms>

```
<form action="https://secure.flo2cash.co.nz/web2pay/default.aspx" method="post">
  <input type="hidden" name="cmd" value="_xbill"/>
  <input type="hidden" name="account_id" value="10000"/>
  <input type="hidden" name="return_url" value="http://<your-site>/ReturnURL.php"/>
  <input type="hidden" name="notification_url" value="http://<your-site>/NotifyURL.php"/>
  <input type="hidden" name="header_image" value="https://<your-site>/images/logo.gif"/>
  <input type="hidden" name="header_bottom_border" value="22FFDD"/>
  <input type="hidden" name="header_background_colour" value="22FFDD"/>
  <input type="hidden" name="card_token" value="0"/>
  <input type="hidden" name="csc_required" value="1"/>
  <input type="hidden" name="display_customer_email" value="0"/>

  <input type="submit" value="submit" />
</form>
```

The input type can be anything you like (e.g. textfields, drop-down box, hidden fields, etc) as long as you post the correct field names to the server.

If the posted variables are successfully validated, the customer is presented with a secure page where they can enter their credit card details and complete the transaction.

#### 4.5 Output Variables

**\*NB: Please note that the output variables only apply if the Return Option is set to post back to the merchant**

The following table shows the output fields to be posted back to the Return URL, along with a brief description of each.

Name	Description	Type
txn_id	Flo2Cash defined unique transaction ID.	String
receipt_no	Flo2Cash unique transaction receipt number.	Integer
txn_status	0 = Unknown – Transaction result cannot be confirmed i.e. lost connection with the payment switch 1 = Processing – An old status left in for legacy integrations (Ignore) 2 = Successful – Transaction processed successfully and monies were taken from the card 3 = Failed – Transaction has failed to process 4 = Blocked – Transaction was blocked from taking place due to merchant specific rules 11 = Declined – Transaction was processed but declined	Integer
account_id	The Flo2Cash Account ID used for processing the transaction.	Integer
reference	Reference used for the transaction	String
card_type	The credit card type used for this transaction: 1 = American Express 3 = Diners Club	Integer

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	4 = MasterCard 5 = Visa Card	
response_text	If an error occurred then the error message will be stored here	String
response_code	The response code is a legacy field and is now superseded by the txn_status field as above. The values for the response_code are: 0 = Successful 1 = Failed	String
authorisation_code	Authorisation code returned by the bank for the transaction.	String
error_code	The error code indicating the type of error that occurred. <i>See Appendix for a full listing of Error Codes</i>	String
error_message	The error message explaining what the error means. <i>See Appendix for a full listing of Error Codes</i>	String
custom_data	Value of the custom_data input field that was passed to identify the transaction.	String
card_token	The token of the newly stored card, only available if the store_card variable was set to 1 and the customer chose to store their card details	String

#### 4.6 Return URL (PHP example)

**\*NB: Please note that this only applies if the Return Option is set to post back to the merchant**

The following code is an example of a PHP segment of your Return URL, responsible for retrieving the posted values so you can use them on your result page.

**Note:** It is strongly suggested that you do not use this data to update your own systems as the method in which it is provided is susceptible to spoofing. If you need to process this data and update your own systems, please use the Flo2Cash [Merchant Notification Service](#) (MNS).

```
<?php
/*Get all returned variables from HTTP(S) POST*/
$TxnID = $_POST["txn_id"];
$ReceiptNo = $_POST["receipt_no"];
$TxnStatus = $_POST["txn_status"];
$AccountID = $_POST["account_id"];
$Reference = $_POST["reference"];
$CardType = $_POST["card_type"];
$ResponseText = $_POST["response_text"];
$ResponseCode = $_POST["response_code"];
$CustomData = $_POST["custom_data"];
$CardToken = $_POST["card_token"];

$Amount = $_POST["amount"];

/*find out transaction status*/
if ($TxnStatus == "2")
{
    /*accepted*/
    //provide an implementation for an accepted transaction
}
else
```

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```
{  
  /*declined*/  
  //provide an implementation for a declined transaction  
}  
?>
```

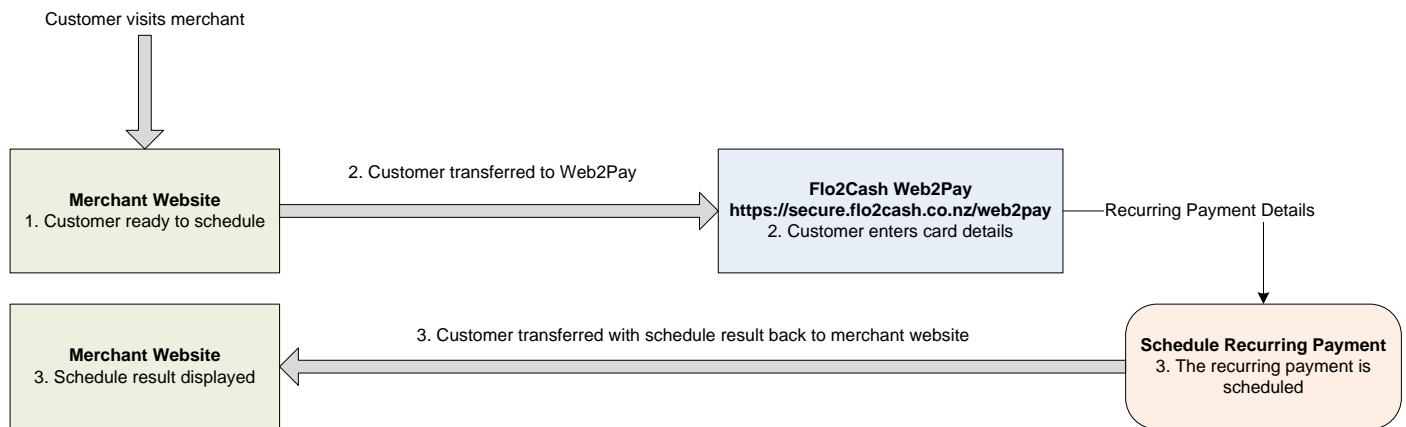
Flo2Cash Web2Pay Integration Manual	Version:	<1.2>
PHP Edition	Date:	<30/03/2009>

## 5. Web2Pay Recurring Credit Card Payment

**\*NB:** Please note that you can only use this service if you are subscribed to the Flo2Cash Recur2Pay service. For more information please contact Flo2Cash.

### 5.1 How it works

Web2Pay Recurring Credit Card consists of a HTML form on your website that when submitted, redirects your customer, along with a selection of fields, to Web2Pay in order for them to schedule a recurring credit card payment and then returns the customer to your website.. The figure below shows the basic sequence of web browser pages when a customer schedules a recurring credit card payment.



**Figure 15. Web2Pay Recurring Credit Card Workflow**

### 5.2 Example of the basic page sequence

**Step 1:** Customer is on your website ready to schedule a recurring credit card payment.

**Step 2:** Customer completes the form on your website and gets redirected to the Web2Pay Recurring Credit Card schedule page where the customer securely enters their credit card details.

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**Figure 16. Payment information page screenshot - Web2Pay Recurring Credit Card Payment**

Once the credit card details are entered the customer clicks the “Submit” button.

**Step 3:** If the credit card information is valid, the recurrent credit card payment will be scheduled and the results of the recurring credit card payment will be posted to the page indicated by the value in the Return\_URL field.

### 5.3 Input Variables

Web2Pay validates all the data posted to it, and in the case of an invalid field, the browser (Customer) is redirected to the Return\_URL along with a HTTP POST containing an appropriate error message, found in the “errorCode” and “errorMessage” fields respectively.

The following table shows the input fields that can be posted to Web2Pay Recurring Credit Card. A brief description of each field is provided, as well as the accepted data format and whether it is required or optional.

Name	Description	Required	Type	Length
cmd	Defines the Web2Pay integration service. Always use “_xReCC” for Web2Pay Recurring Credit Card.	Required	String	N/A
account_id	Flo2Cash issued Account ID	Required	Integer	N/A
amount	The amount to recur in NZ dollars. Must be a positive value.	Required	Decimal	N/A
return_url	The URL that the customer will be sent to on completion of the payment.	Required	String	1024
terminate_mode	Indicates how the recurring payment ends 1- By last payment date; 2- After set number of instalments; 3- Until further notice	Required	Integer	N/A
frequency_mode	Indicate the frequency of a recurring payment plan • (1) Daily; • (2) Weekly;	Required	Integer	N/A

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	<ul style="list-style-type: none"> <li>• (3) Fortnightly</li> <li>• (4) 4-Weekly</li> <li>• (5) 8-Weekly</li> <li>• (6) 12-Weekly</li> <li>• (7) Monthly-Fixed date</li> <li>• (10) 2-Monthly Fixed date</li> <li>• (11) 3-Monthly Fixed date</li> <li>• (12) 6-Monthly fixed date</li> <li>• (13)- 12Monthly Fix date</li> </ul>			
day_of_week	Only required if "frequency_mode" is set to weekly ; 4- Monday; 5- Tuesday; 6- Wednesday; 7- Thursday; 8- Friday; 9- Saturday, 10- Sunday	Optional	Integer	N/A
number_of_week	Only required if "frequency_mode" is set to monthly specific week 1- first week; 2- second week; 3- third week 4- forth week	Optional	Integer	N/A
first_payment_day	Start date for the new schedule in the format dd/mm/yyyy	Required	String	10
number_of_payment	Indicates the number of payments for a recurring payment plan	Optional	Integer	N/A
last_payment_day	Indicates the last payment date of a recurring plan. If neither "number_of payment" nor "last_payment_day" are supplied, the recurring plan will be an ongoing plan. "last_payment_day" must be a valid payment date for frequency and first payment date selected. To be provided in the format dd/mm/yyyy	Optional	String	10
title	Customer Title	Optional	String	50
first_name	Customer first name	Optional	String	256
last_name	Customer last name	Optional	String	256
birthday	Customer Date of Birth in the format dd/mm/yyyy	Optional	String	10
address1	Customer Address line 1	Optional	String	128
address2	Customer Address line 2	Optional	String	128
address3	Customer Address line 3	Optional	String	128
suburb	Customer Suburb	Optional	String	128
city	Customer city	Optional	String	50
postcode	Customer postcode	Optional	String	50
country	Customer Country please refer to the appendix for list of possible values	Optional	Integer	N/A
telephone_home	Customer telephone home	Optional	String	50
telephone_work	Customer telephone work	Optional	String	50
mobile	Customer mobile	Optional	String	50

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fax	Customer fax	Optional	String	50
email	Customer email.	Optional	String	128
reference	Merchant defined value stored with each transaction.	Optional	String	50
particular	Merchant defined value stored with each transaction.	Optional	String	50
header_image	The URL to an image. Sets the image at the top of the payment page. The image maximum size is 750 pixels wide by 90 pixels high and must be URL-encoded. Flo2Cash recommends that you provide an image that is stored only on a secure (HTTPS) server. (See <a href="#">Customising the Flo2Cash Interface</a> ).	Optional	String	1024
header_bottom_border	Sets the colour of the border underneath the header on the Flo2Cash hosted payment page. (See <a href="#">Customising the Flo2Cash Interface</a> ). Value must be a 6 character hexadecimal value for the colour required.	Optional	String	6
header_background_colour	Merchant defined value that you can use to identify your transaction. Any value passed in will be posted back to the notification_url (See <a href="#">MNS</a> ). This is a pass-through field that is never presented to your customer. Flo2Cash will not store this value.	Optional	String	6

## 5.4 Order Page (HTML example)

The following is an example page for a Web2Pay Recurring Credit Card schedule that posts the required input fields to Web2Pay. For more examples, please visit our live Web2Pay demo available at <http://demo.flo2cash.co.nz/singhfarms>

```
<form action="https://secure.flo2cash.co.nz/web2pay/default.aspx" method="post">
  <input type="hidden" name="cmd" value="_xReCC" />
  <input type="hidden" name="account_id" value="10000"/>
  <input type="hidden" name="return_url" value="http://<your-site>/ReturnURL.php"/>
  <input type="hidden" name="notification_url" value="http://<your-site>/NotifyURL.php"/>
  <input type="hidden" name="header_image" value="https://<your-site>/images/logo.gif"/>

  <input type="hidden" name="header_bottom_border" value="22FFDD"/>
  <input type="hidden" name="header_background_colour" value="22FFDD"/>
  <input type="hidden" name="page_background_colour" value="22FFDD"/>

  <input type="hidden" name="amount" value="100"/>
  <input type="hidden" name="terminate_mode" value="1"/> <!--By last payment date -->
  <input type="hidden" name="frequency_mode" value="1"/> <!--Daily -->
  <input type="hidden" name="day_of_week" value="2"/>
  <input type="hidden" name="number_of_week" value="2"/>
  <input type="hidden" name="first_payment_day" value="10/12/2009"/>
  <input type="hidden" name="number_of_payment" value="100"/>
  <input type="hidden" name="last_payment_day" value="20/12/2009"/>

  <input type="hidden" name="title" value="Mr"/>
```

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```
<input type="hidden" name="first_name" value="xxx"/>
<input type="hidden" name="last_name" value="xxx"/>
<input type="hidden" name="birthday" value="01/01/2000"/>
<input type="hidden" name="address1" value="xxx"/>
<input type="hidden" name="address2" value="xxx"/>
<input type="hidden" name="address3" value="xxx"/>
<input type="hidden" name="suburb" value="xxx"/>
<input type="hidden" name="postcode" value="xxx"/>
<input type="hidden" name="telephone_home" value="123456"/>
<input type="hidden" name="telephone_work" value="123456"/>
<input type="hidden" name="mobile" value="021555555"/>
<input type="hidden" name="fax" value="123456"/>
<input type="hidden" name="email" value="someone@www.com"/>
<input type="hidden" name="reference" value="reference"/>
<input type="hidden" name="particular" value="particular"/>

<input type="submit" value="submit" />
```

</form>

The input type can be anything you like (e.g. textfields, drop-down box, hidden fields, etc) as long as you post the correct field names to the server.

If the posted fields are successfully validated, the customer is presented with a secure page where they can enter their credit card details and schedule the recurring payment.

## 5.5 Output Variables

The following table shows the output fields to be posted back to the Return URL, along with a brief description of each.

Name	Description	Type
status	This value indicates the outcome of attempting to create the recurring payment plan  1 – Successful 2 – Failed	Integer
recurring_payment_id	The identifier for the newly created recurring payment plan	Integer
reference	Reference passed to be used with the plan	String
particular	Particular passed to be used with the plan	String
errorCode	Flo2cash Error Code	String
errorMessage	Flo2Cash Error Message	String

## 5.6 Return URL (PHP example)

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The following code is an example of a PHP segment of your Return URL, responsible for retrieving the posted values so you can use them on your result page.

```
<?php
/*Get all returned variables from HTTP(S) POST*/
$strStatus = $_POST["status"];
$strF2CRecurringPaymentID = $_POST["recurring_payment_id"];
$strReference = $_POST["reference "];
$strParticular = $_POST["particular "];
$strErrorCode = $_POST["error_code"];
$strErrorMessage = $_POST["error_message"];

/*find out transaction status*/
if ($strStatus == "2")
{
/*accepted*/
//provide an implementation for an accepted transaction
}
else
{
/*declined*/
//provide an implementation for a declined transaction
}
?>
```

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## 6. Web2Pay Lite

### 6.1 Overview

Web2Pay Lite provides a payment service that does not require any integration on the part of the merchant. It is a standalone product that allows credit card payments to be made to Flo2Cash merchants from any computer or mobile device that has a web browser and an internet connection.

### 6.2 Using Web2Pay Lite

To accept payments from Web2Pay Lite first please ensure the service is subscribed. Once this is done point you customers to the Web2Pay Lite start page found at <https://secure.flo2cash.co.nz/web2pay>. The following describes the steps the customer will follow when making a payment to you via Web2Pay Lite.

#### Step 1: Locate the Merchant

The customer enters your Merchant Account Number (which you must provide to them) and clicks the “Next” button. If the account number is entered correctly the customer will proceed to the next step otherwise they will be informed that the account number was entered incorrectly. The customer can click “Cancel” button at any time to cancel current payment.

**Figure 17. Web2Pay Lite – Step 1**

#### Step 2: Payee Confirmation

If the customer entered your correct Merchant Account Number in the previous step, your trading name will be displayed along with your company logo (For the logo to be displayed you will need to upload it using your merchant console. Please refer to the merchant console user guide).

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**Figure 18. Web2Pay Lite – Payee Confirmation**

### Step 3: Pay For

Once the customer has confirmed the payee by clicking ‘Next’ they will be required to select the type of payment they wish to make and the details for the payment. The two type of payment are:

- Bill Payment
- One Off Payment

These work in much the same way as the integrated Web2Pay Bill Payment and Web2Pay Standard Payment respectively. If the customer selects Bill Payment they will be required to provide the invoice number for the bill they wish to pay. If a one off payment is required then they will need to enter a transaction reference (50 alphanumeric characters maximum), transaction particular (50 alphanumeric characters maximum) and an amount to pay.

**Figure 19. Web2Pay Lite – Pay For (One Off Payment)**

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**Figure 20. Web2Pay Lite – Pay For (Bill Payment)**

#### Step 4: Payment Details

Once the payment type and details have been entered and the customer clicks the 'Next' button they will be required to enter their credit card details. Clicking 'Next' on this step will perform some initial validation on the entered details and provide an error message for anything that is incorrect.

**Figure 21. Web2Pay Lite – Payment Details**

#### Step 5: Payment Confirmation

Before the payment is processed a detailed payment information summary will be displayed. To confirm the payment, the customer must click the "Next" button. The customer can enter their email address here in order to have a payment receipt sent to them. This field is optional.

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**Merchant test**

**Flo2Cash Web2Pay Lite**

1.Biller Code → 2.Payee → 3.Pay For → 4.Payment Details → **5.Confirmation** → 6.Processing → 7.Summary

\* indicates required fields

Please check the details of this payment. If you require a receipt please enter you email address into the space provided below. Your receipt will be sent after the payment is complete.

Pay To Test Merchant  
Account Number 620526  
Amount \$100.00  
Reference reference  
Particular particular  
Card Type MasterCard  
Card Number \*\*\*\*\*-2346  
Card Name card holder  
Card Expiry 0513

Please enter your email address below (Optional)

[Terms of Use](#) [Privacy policy](#)

Copyright ©lo2Cash?2005-2008. All rights reserved. Version 2.17.0.1

**Figure 22. Web2Pay Lite – Payment Confirmation**

## Step 6: Payment Processing

While the payment is processing the customer will be presented with the processing screen.

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SECURE REVENUE CHANNELS

**TestMerchant**

**Flo2Cash Web2Pay Lite**

1.Biller Code → 2.Payee Confirmation → 3.Pay For → 4.Payment Detail → 5.Confirmation → **6.Processing** → 7.Summary

Please wait while your transaction is being processed.

Processing...

**Figure 23. Web2Pay Lite – Processing Payment**

## Step 7: Payment Result

The summary page shows the result of the processed transaction. Customers can view or download the transaction receipt by click on the “pdf” icon.

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**Flo2Cash™**  
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**Flo2Cash Web2Pay Lite**

1. Biller Code → 2. Payee → 3. Pay For → 4. Payment Details → 5. Confirmation → 6. Processing → **7. Summary**

Thank you for using the Flo2cash™ Web2Pay Lite service. Below is a summary of your payment.

Pay To	Test Merchant
Account Number	620526
Amount	\$100.00
Reference	reference
Particular	particular
Card Type	MasterCard
Card Number	*****2346
Card Name	card holder
Card Expiry	0513
Transaction	P081100000060260
Receipt	69611
Auth Code	011184
Result	<b>Successful</b> Transaction Successful

Click To Download Transaction Receipt

[Make Another Payment To This Payee](#) [Make Payment To Another Payee](#)

[Terms of Use](#) [Privacy policy](#)

Copyright ©lo2Cash?2005-2008. All rights reserved. Version 2.17.0.1

**Figure 24. Web2Pay Lite – Summary**

### 6.3 Using Web2Pay Lite with a Pre-defined Merchant Account Number

You can use the Web2Pay Lite service with pre-defined merchant account number by providing the account number as a query string variable. ([https://secure.flo2cash.co.nz/web2pay/web2paylite/web2pay.aspx?acc=\[ACCOUNT\\_NUMBER\]](https://secure.flo2cash.co.nz/web2pay/web2paylite/web2pay.aspx?acc=[ACCOUNT_NUMBER])) By doing this, you allow your customer to bypass the first two steps (selecting a payee).

[https://secure.flo2cash.co.nz/web2pay/web2paylite/web2pay.aspx?acc=\[ACCOUNT\\_NUMBER\]](https://secure.flo2cash.co.nz/web2pay/web2paylite/web2pay.aspx?acc=[ACCOUNT_NUMBER])

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SECURE REVENUE CHANNELS

**Flo2Cash Web2Pay Lite**

1. Biller Code → 2. Payee → **3. Pay For** → 4. Payment Details → 5. Confirmation → 6. Processing → 7. Summary

\* = indicates required fields

You can choose between the following two options to make your payment

☐ Pay a bill <sup>1</sup> ☒ One-Off Payment <sup>2</sup>

Reference

Particular

Amount  (e.g. 99.95 for \$99.95) \*

1. Bill Payment allows you to make a payment against a bill or invoice. Please refer to your merchant for the invoice number.  
2. One Off Payment allows you make a payment to the selected merchant using a customised amount, reference and particular.

[Cancel](#) [Next](#)

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**Figure 25. Web2Pay Lite – Pre-Selected Merchant Account**

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You can also provide a query string variable to indicate whether paying for an invoice or making a one-off payment. If the payment type is for an invoice, you can also pass in your invoice number as “ivno” on the querystring. If the payment type required is a one-off payment, you can pass in the reference, particular and amount using the “ref”, “par”, “amount” variables respectively.

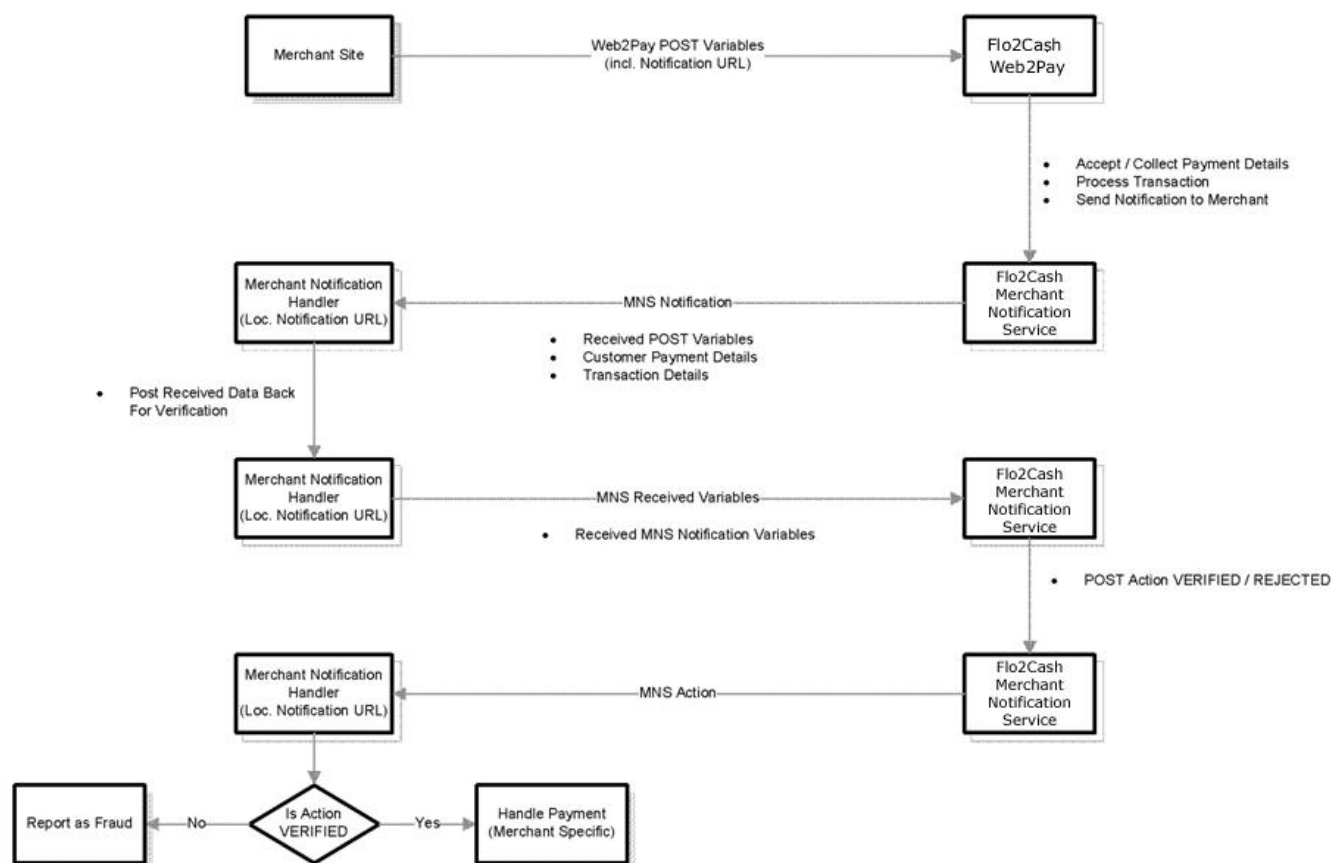
The table below details all the querystring variables that are available in Web2Pay Lite.

Name	Description
acc	Flo2cash merchant account id, indicates which account this payment is for
type	Indicates if the payment is for an invoice or a one-off payment <ul style="list-style-type: none"> <li>• oneoff – One Off Payment</li> <li>• bill – Bill Payment</li> </ul>
ref	Reference for a one-off payment. Reference is only available if the payment type is one-off. The maximum length for this is 50 characters and will be truncated if it is greater.
par	Particular for a one-off payment. Particular is only available if the payment type is one-off. The maximum length for this is 50 characters and will be truncated if it is greater.
amount	Amount for a one-off payment. Amount is only available if the payment type is one-off. The value has to be a string representation of a valid decimal number that is greater than zero. The value will be ignored if the amount is invalid.
ivno	Invoice number of Bill payment. This value will be ignored if it is passed in without “type=bill”.

## 7. Merchant Notification Service (MNS)

### 7.1 Overview

The Merchant Notification Service (MNS) provides details of a processed transaction so that merchants can update their own systems accordingly. It utilises a handshake verification procedure to avoid the spoofing aspect that could occur if using the fields posted back to the “return\_url”. Below is the MNS data flow, showing what is happening, required and available at each step.



**Figure 26. Merchant Notification Service Workflow**

The order of events is as follows:

1. Merchant site posts data to Web2Pay (Standard Web2Pay flow)
2. Flo2Cash collects payment details and processes the transaction (Standard Web2Pay flow)
3. Customer is redirected to Merchants Return URL or shown the transaction result within Web2Pay (Standard Web2Pay flow)
4. Flo2Cash sends transaction data and Web2Pay data to notification URL (MNS flow)
5. Merchant notification handler sends received data back to Flo2Cash (MNS flow)
6. Flo2Cash verifies this data (MNS flow)

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7. Flo2Cash sends VERIFIED / REJECTED response to notification handler (MNS flow)
8. Merchant notification handler proceeds appropriately

Steps 5 - 7 are the important steps taken to ensure that nobody attempts to spoof the post at step 4 and the reason why updating your data based on the data posted back to the return URL is not advised.

## 7.2 Implementing MNS

To implement MNS with any of the Flo2Cash Web2Pay Integration Services you must first setup your own merchant notification handler. The interface to this handler must be via a publically accessible URL. The URL to your notification handler must be passed to the Web2Pay service as the value of the notification\_url. If no notification\_url is passed or the URL is invalid, MNS will not be implemented for that transaction. Your notification handler is responsible for one part in the handshake verification procedure (step 4), other than that it is entirely merchant specific.

When your notification handler receives an incoming request, its first job is to post back to Flo2Cash the data that it has just received, with the exception that you must change the cmd value to `'_xverify-transaction'`. The Flo2Cash URL to post the received data to is <https://secure.flo2cash.co.nz/web2pay/MNSHandler.aspx>.

**Note:** Please ensure that all variables posted back to Flo2Cash are URL encoded. Also, during developing and testing of MNS, to achieve full functionality Flo2Cash Web2Pay service needs to communicate with your testing website.

Example (PHP):

```
<?
//send mns request only for successful transactions
if(isset($_POST['transaction_status']) && $_POST['transaction_status'] == '2')
{
    $Response = "";
    $PostData = "";
    $LiveServerUrl = "https://secure.flo2cash.co.nz/web2pay/MNSHandler.aspx";
    $DemoServerUrl= "http://demo.flo2cash.co.nz/web2pay/MNSHandler.aspx";

    //iterate thru the postdata,
    foreach ($_POST as $key => $value)
    {
        $PostData .= $key . "=" . urlencode($value) . "&";
    }

    //assign the 'cmd' value to "_xverify-transaction"
    $PostData .= "cmd=_xverify-transaction";

    //initial CURL
    $ch = curl_init();

    //set various options for a CURL transfer
    curl_setopt($ch, CURLOPT_URL, $LiveServerUrl);
    curl_setopt($ch, CURLOPT_POST, 1);
    curl_setopt($ch, CURLOPT_HEADER, 0);
    curl_setopt($ch, CURLOPT_SSL_VERIFYPEER, 0);
    curl_setopt($ch, CURLOPT_SSL_VERIFYHOST, 0);
    curl_setopt($ch, CURLOPT_POSTFIELDS, $PostData);
```

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```
curl_setopt($ch, CURLOPT_RETURNTRANSFER, 1);
curl_setopt($ch, CURLOPT_TIMEOUT, 100);
curl_setopt($ch, CURLOPT_VERBOSE, 1);
curl_setopt($ch, CURLOPT_NOPROGRESS, 0);

$ActionResponse = curl_exec ($ch);
curl_close($ch);
}
```

?>

ActionResponse now holds the returned response string from the MNS Handler. It is now up to you to handle this response and process the data appropriately.

### 7.3 Data Available

The data sent to your notification handler is as follows:

Name	Description
verifier	Flo2Cash defined encrypted string used for verification
cmd	The command sent to Flo2Cash. In this case, the value must be <b>_xverify-transaction</b> which means you are verifying a Flo2Cash Transaction.
transaction_id	Flo2Cash returned unique transaction ID.
transaction_status	0 = Unknown – Transaction result cannot be confirmed i.e. lost connection with the payment switch 1 = Processing – An old status left in for legacy integrations (Ignore) 2 = Successful – Transaction processed successfully and monies were taken from the card 3 = Failed – Transaction has failed to process 4 = Blocked – Transaction was blocked from taking place due to merchant specific rules 11 = Declined – Transaction was processed but declined
account_id	The account ID used for processing the transaction.
reference	Reference used for the transaction - defined by the merchant
card_type	The credit card type used for this transaction: 1 = American Express 3 = Diners Club 4 = MasterCard 5 = Visa Card
receipt_id	Flo2Cash returned unique transaction receipt number.
response_text	The error text accompanied with the response code.
Item Data	The data sent to Flo2Cash in step 1. (e.g. Items, amounts, codes and qty's. only apply for shopping cart)
custom_data	Pass through variable that you can use to identify your transaction. Value that passed in will be posted back to the notification_url. These are pass-through variables that are never presented to your customer. Flo2Cash will not store this variable.
card_token	If the store_card option was used and the customer chose to store their card data the token representing this card will be available here.

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#### 7.4 Flo2Cash Action Response

Once Flo2Cash receives the data from your notification handler (see step 4 and 5) we will verify that the transaction was processed by us and that the initial post came from our server. A response action will then be sent back to your notification handler:

Action Response	Description
VERIFIED	The transaction was processed and initial post WAS from Flo2Cash
REJECTED	The transaction never occurred and initial post WAS NOT from Flo2Cash

In the case of a 'REJECTED' action response you may wish to investigate further into possible fraud.

## 8. Customising the Flo2Cash Interface

### 8.1 Overview

Flo2Cash provides a way for you to customise the Flo2Cash Hosted Payment page that your customers see in order to make it look and feel more like your own website. You can change the logo, header background and the header border. This is all easily achieved by appending a few extra input values in the data posted to Flo2Cash Web2Pay Services. (See form code examples in each Web2Pay Service section above)

### 8.2 Changes Available

Name	Description
header_image	A URL to an accessible image. Sets the image at the top of the payment page. The images maximum size is 750 pixels wide by 90 pixels high must be URL-encoded. Flo2Cash recommends that you provide an image that is stored only on a secure (HTTPS) server.
header_bottom_border	Allows you to set the colour of the border underneath the header on the Flo2Cash hosted payment page. Value must be a 6 character hexadecimal value for the colour required.
header_background_colour	Allows you to set the background colour of the header on the Flo2Cash hosted payment page. Value must be a 6 character hexadecimal value for the colour required.

Example of what to append to your posted form:

```
header image:
<input type="text" name="header_image" value="https://<your-site>/images/logo.gif"/>

header bottom border:
<input type="text" name="header_bottom_border" value ="22FFDD"/>

header background colour:
<input type="text" name="header_background_colour" value="22FFDD"/>
```

On the other hand, you can also set these values in your Flo2Cash Merchant Console via the Web2Pay section located in My Revenue Channels. If this customisation is not enough to really portray your brand, Flo2Cash now offers a way to use Cascading Style Sheets (CSS) to customise the hosted payment page, again, please see your merchant console and the merchant console user guide for more information on how to switch this service on.

*See Appendix for some CSS samples, HTML template codes and screenshots of the template's structure.*

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## Appendix: Web2Pay Error Codes

The following is a list of the possible Web2Pay Error Codes and Error Messages, returned to your specified return URL in the case of an error.

Error Code	Error Message
W2P001	Invalid cmd field.
W2P002	Invalid account_id field.
W2P003	Invalid amount field.
W2P004	Invalid item_name field.
W2P005	Invalid reference field.
W2P006	Invalid particular field.
W2P007	Invalid return_url field.
W2P008	Invalid notification_url field.
W2P009	Invalid update_url field
W2P010	Invalid header_image field.
W2P011	Invalid header_bottom_border field.
W2P012	Invalid header_background_colour field.
W2P013	Invalid page_background_colour field.
W2P014	Invalid shopping cart items field.
W2P015	Invalid shopping cart item_price field or item_qty field.
W2P016	Invalid shopping cart item_name field.
W2P017	Invalid shopping cart item_code field.
W2P018	Invalid session_id field.
W2P019	Invalid checkout_id field.
W2P020	Invalid customer_email field.
W2P021	Invalid card_type field.
W2P022	Your IP address is not in our acceptable range.
W2P023	An error has occurred while processing your payment.
W2P024	The payment server is not available right now. Please try again later.
W2P025	3 party mode 2 is not enabled for your account.
W2P026	Transaction is blocked.
W2P027	Web2pay is not enabled for your account.
W2P028	Payment gateway setup is not correct, please contact Flo2cash.
W2P029	Client account setup is not correct, please contact Flo2cash.
W2P030	Invalid custom_data field.
W2P031	First payment date must be in the format of dd/mm/yyyy, and must be in the future
W2P032	Frequency mode must be an integer that is greater than 0 and less than 13
W2P033	(Monthly specific week) requires both number of week and day of week to be provided
W2P034	(Monthly specific week) Start day does not match the Day of Week
W2P035	(Monthly specific week) Start day does not match the week of month
W2P036	(Monthly last weekday Frequency mode)- First payment day must be the last weekday of the month
W2P038	Number of payments needs to be an positive integer value
W2P039	Last payment date is invalid, last payment day needs to be in the format dd/mm/yyyy and must be in the future
W2P040	Last payment date is invalid, last payment day does not match the selected frequency mode
W2P041	Termination mode invalid, termination mode can only be 1,2 or 3
W2P042	Service is not Enabled

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W2P043	Invalid store_card field. Must be 0 or 1
W2P044	CSS file not found
W2P045	Page display type undetermined. Must be 1 or 2
W2P046	Merchant is not active.
W2P047	Invalid csc_required field. Must be 0 or 1

## Appendix: Country Code

ID	Country Name	ID	Country	ID	Name	ID	Country
1	Albania	56	Gambia	111	Netherlands Antilles	166	Morocco
2	Algeria	57	Georgia	112	New Caledonia	167	Mozambique
3	Andorra	58	Germany	113	New Zealand	168	Nicaragua
4	Angola	59	Ghana	114	Nigeria	169	Niue
5	Antigua & Barbuda	60	Gibraltar	115	Norway	170	Northern Mariana Islands
6	Argentina	61	Greece	116	Pakistan	171	Oman
7	Armenia	62	Greenland	117	Palestine	172	Paraguay
8	Aruba	63	Guadeloupe	118	Panama	173	Puerto Rico
9	Australia	64	Guam	119	Peru	174	Qatar
10	Austria	65	Guernsey	120	Philippines	175	Samoa
11	Azerbaijan	66	HongKong	121	Poland	176	Saudi Arabia
12	Bahrain	67	Hungary	122	Portugal	177	Senegal
13	Bangladesh	68	Iceland	123	Romania	178	Slovakia
14	Belarus	69	India	124	Russia	179	Solomon Islands
15	Belgium	70	Indonesia	125	Serbia & Montenegro (Yugoslavia)	180	Seychelles
16	Belize	71	Ireland	126	Singapore	181	Sri Lanka
17	Benin	72	Isle of Man	127	Slovenia	182	Suriname
18	Bermuda	73	Israel	128	South Africa	183	Togo
19	Bolivia	74	Italy	129	Spain	184	Tonga
20	Bosnia-Herzegovina	75	Ivory Coast	130	Sweden	185	Trinidad and Tobago
21	Botswana	76	Japan	131	Switzerland	186	Tunisia
22	Brazil	77	Jersey	132	Taiwan	187	Turkmenistan
23	Brunei	78	Jordan	133	Tanzania	188	Turks and Caicos Islands
24	Bulgaria	79	Kazakhstan	134	Thailand	189	United Arab Emirates
25	Burkina Faso	80	Kenya	135	Turkey	190	Uruguay
26	Burundi	81	Korea(South)	136	Uganda	191	Uzbekistan
27	Cambodia	82	Kuwait	137	UK	192	Venezuela
28	Cameroon	83	Kyrgyzstan	138	Ukraine	193	Yemen
29	Canada	84	Latvia	139	USA	194	Korea - South
30	Cape Verde Islands	85	Lebanon	140	Vietnam	195	Cook Islands
31	Cayman Islands	86	Lesotho	141	Zambia	196	Guatemala
32	Central African Republic	87	Liberia	142	Vanuatu	197	Guinea
33	Chad	88	Liechtenstein	143	Zimbabwe	198	Saint Kitts and Nevis
34	Chile	89	Lithuania	144	Vatican City	199	Saint Lucia
35	China	90	Luxembourg	145	Papua New Guinea	200	Saint Vincent and the Grenadines
36	Congo	91	Macau	146	Anguilla	201	British Virgin Islands
37	"Congo	92	Macedonia	147	Antigua and Barbuda	202	United States Virgin Islands
38	Cote D Ivoire	93	Madagascar	148	Bahamas		
39	Croatia	94	Malawi	149	Barbados		

40	Cuba	95	Malaysia	150	Bosnia and Herzegovina		
41	Cyprus	96	Maldives	151	Colombia		
42	Czech Republic	97	Mali Republic	152	Costa Rica		
43	Denmark	98	Malta	153	Cote d'Ivoire		
44	Dominican Republic	99	Martinique	154	Djibouti		
45	Egypt	100	Mauritania	155	Dominica		
46	El Salvador	101	Mauritius	156	East Timor		
47	Estonia	102	Mayotte Island	157	Ecuador		
48	Ethiopia	103	Mexico	158	Grenada		
49	Faroe Islands	104	Moldova	159	Guyana		
50	Fiji Islands	105	Monaco (Kosovo)	160	Haiti		
51	Finland	106	Mongolia	161	Honduras		
52	France	107	Namibia	162	Iran		
53	French Guiana	108	Nepal	163	Jamaica		
54	French Polynesia	109	Netherlands	164	Laos		
55	Gabon	110	Netherlands Antilles	165	Mali		



## Appendix: CSS Templates, Samples, and Screenshots

### Web2Pay Standard Payment Page HTML Template

```
<!DOCTYPE html PUBLIC "-//W3C//DTD XHTML 1.0 Transitional//EN" "http://www.w3.org/TR/xhtml1/DTD/xhtml1-transitional.dtd">
<html xmlns="http://www.w3.org/1999/xhtml" >
<head>
  <title></title>
</head>
<body>

  <div id="mainContainer">

    <div id="headerContainer">

      <div id="header">
        <h1>&nbsp;</h1>
      </div>

    </div>

    <div id="bodyContainer">

      <div id="shoppingInfoBodyHeader">
        <h2><span>Payment Details</span></h2>
      </div>

      <div id="shoppingInfoOuter">

        <div id="shoppingInfoDivTop"><span>&nbsp;</span></div>

        <div id="shoppingInfoDivMain">

          <div id="shoppingInfoContentHeader">
            <h4><span>Payment Information</span></h4>
          </div>

          <div id="shoppingInfoContentMain">

            <div class="divChildOne">
              <span class="spanLabel1">Merchant:</span>
              <span class="spanData1">[Merchant Name]</span>
            </div>

            <div class="divChildTwo">
              <span class="spanLabel2">Item:</span>
              <span class="spanData2">[Item to Pay For]</span>
            </div>

            <div class="divChildThree">
              <span class="spanLabel3">Amount:</span>
              <span class="spanData3">[Amount]</span>
            </div>

            <div class="divChildFour">
              <span class="spanLabel4">Reference:</span>
              <span class="spanData4">[Reference]</span>
            </div>

          </div>

        </div>

        <div id="shoppingInfoDivBtm"><span>&nbsp;</span></div>

      </div>

      <div id="creditCardInfoOuter">

        <div id="creditCardInfoDivTop"><span>&nbsp;</span></div>

        <div id="creditCardInfoDivMain">
```

```

<div id="creditCardInfoContentHeader">
  <h4><span>Credit Card Information</span></h4>
</div>

<div id="creditCardInfoContentMain">

  <div class="divChildOne">
    <span class="spanLabel1">Card Type:</span>
    <span class="spanData1">
      <span class="spanCardTypeContainer">
        <select>
          <option value="MC">MasterCard</option>
          <option value="VISA">VISA</option>
        </select>&nbsp;  
      </span><em>*</em>
      <span class="spanErrorMessage1">Error message</span>
    </span>
  </div>

  <div class="divChildTwo">
    <span class="spanLabel2">Card No.:<span><sup>1</sup></span></span></span>
    <span class="spanData2">
      <span class="spanCardNoContainer"><input type="text" />&nbsp;  </span><em>*</em>
      <span class="spanErrorMessage2">Error message</span>
    </span>
  </div>

  <div class="divChildThree">
    <span class="spanLabel3">Card Security Code:<span><sup>2</sup></span></span></span>
    <span class="spanData3">
      <span class="spanCardCscContainer"><input type="text" />&nbsp;  </span><em>*</em>
      <span class="spanErrorMessage3">Error message</span>
      <a href="#" class="lnkcsc">What is a Card Security Code?</a>
    </span>
  </div>

  <div class="divChildFour">
    <span class="spanLabel4">Card Expiry:</span>
    <span class="spanData4">
      <span class="spanCardMonthContainer">
        <select>
          <option value="1">01</option>
          <option value="2">02</option>
          <option value="3">03</option>
          <option value="4">04</option>
          <option value="5">05</option>
          <option value="6">06</option>
          <option value="7">07</option>
          <option value="8">08</option>
          <option value="9">09</option>
          <option value="10">10</option>
          <option value="11">11</option>
          <option value="12">12</option>
        </select> &nbsp;  
      </span>

      <span class="spanCardMonthYrDivider">/</span>&nbsp;  

      <span class="spanCardYearContainer">
        <select>
          <option value="9">09</option>
          <option value="10">10</option>
          <option value="11">11</option>
          <option value="12">12</option>
          <option value="13">13</option>
          <option value="14">14</option>
        </select>&nbsp;  
      </span><em>*</em>
      <span class="spanErrorMessage4">Error message</span>
    </span>
  </div>

  <div class="divChildFive">
    <span class="spanLabel5">Card Name:</span>
    <span class="spanData5">
      <span class="spanCardNameContainer"><input type="text" />&nbsp;  </span><em>*</em>
      <span class="spanErrorMessage5">Error message</span>
    </span>
  </div>

```

```

        </span>
    </div>

    <div class="divChildSix">
        <span class="spanLabel6">Store Card:</span>
        <span class="spanData6">
            <span class="spanCardStoreContainer"><input type="checkbox" />&nbsp;</span>
        </span>
    </div>

    <div id="creditCardNote">
        <span><em>*</em> Required</span><br />
        <span><b>1</b></span> <span>The card number should be entered with <strong>no</strong> spaces or
hyphens e.g. 1234567890123456</span><br />
        <span><b>2</b></span> <span>The card security code is a 3 or 4 digit number located on the back
of your card ( Except Diners ).</span>
    </div>

</div>

</div>

<div id="creditCardInfoDivBtm"><span>&nbsp;</span></div>

</div>

<div id="emailReceiptOuter">

    <div id="emailReceiptDivTop"><span>&nbsp;</span></div>

    <div id="emailReceiptDivMain">

        <div id="emailReceiptContentHeader">
            <span class="spanHeader">If you would like to receive a receipt for this payment by email, please
enter your email address below.</span>
        </div>

        <div id="emailReceiptContentMain">
            <span class="spanLabel1">Email Address:</span>
            <span class="spanData1">
                <span class="spanReceiptEmailContainer"><input type="text" />&nbsp;</span>
                <span class="spanErrorMessage1">Error message here</span>
            </span>
        </div>

    </div>

</div>

<div id="emailReceiptDivBtm"></div>

</div>

<div id="submitButtonOuter">
    <div id="submitButton">
        <span><input type="button" value="Submit" /></span><br />
    </div>
</div>

<!-- you can use these extra divs for pictures, other data you would like to put on the page
then just specify the absolute position if you decide to use it. -->
<div id="extraDivOne"></div><div id="extraDivTwo"></div><div id="extraDivThree"></div>
<div id="extraDivFour"></div><div id="extraDivFive"></div><div id="extraDivSix"></div>
<div id="extraDivSeven"></div><div id="extraDivEight"></div><div id="extraDivNine"></div>

</div>

<div id="footerContainer">
    <p>&nbsp;</p>
</div>

<div id="f2cNote">
    <p>Securely hosted by Flo2Cash<sup>TM</sup></p>
</div>

</div>
</body>
</html>

```

## Web2Pay Standard Payment CSS Sample Code

```
body
{
    font-size: 10px;
    font-family: Verdana, Arial, Sans-Serif;
    background-color: #6e0b0b;
}

#mainContainer
{
    width: 832px;
    margin: 0px auto 0px auto;
    background-color: #f9f8f8;
}

#headerContainer
{
    width: 100%;
    clear: both;
    display: block;
    padding: 0px;
    min-height: 70px;
    height: 100px;
    background-color: #000000;
    background-image: url(banner.gif);
    background-repeat: no-repeat;
    background-position: top;
}

#header h1
{
    display: none;
}

#bodyContainer
{
    min-height: 680px;
    width: 832px;
    background: url(displaypic.gif) no-repeat bottom;
    border: solid 1px #6e0b0b;
    border-top-color: #ffffff;
    border-bottom-color: #000000;
}

.spanErrorMsg
{
    color: #000000;
    margin-top: 5px;
}

#shoppingInfoBodyHeader, #shoppingInfoDivMain, #creditCardInfoDivMain,
#emailReceiptDivMain, #submitButton
{
    width: 600px;
    margin-left: 115px;
    margin-top: 0px;
    border: none;
}

#shoppingInfoBodyHeader
{
    background: url(paydetails.gif) no-repeat top left;
    min-height: 30px;
}

#shoppingInfoContentHeader, #creditCardInfoContentHeader
{
    min-height: 25px;
    margin-top: 0px;
}

#shoppingInfoContentHeader
{
    background: url(payinfo.gif) no-repeat top left;
}

#creditCardInfoContentHeader
{

```

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```

        background: url(ccinfo.gif) no-repeat top left;
    }

#shoppingInfoContentMain, #creditCardInfoContentMain, #emailReceiptContentMain, #emailReceiptContentHeader
{
    border: solid 1px #904747;
    min-height: 80px;
}

#creditCardInfoContentMain
{
    border-bottom: none;
}

#emailReceiptContentHeader
{
    min-height: 15px;
    padding: 15px 0 0 5px;
    border-top: none;
    border-bottom: none;
}

#emailReceiptContentMain
{
    min-height: 30px;
    border-top: none;
}

#shoppingInfoContentMain .divChildOne, #creditCardInfoContentMain .divChildOne
{
    margin-top: 8px;
}

.spanLabel1, .spanLabel2, .spanLabel3, .spanLabel4, .spanLabel5, .spanLabel6
{
    float: left;
    width: 130px;
    display: block;
    margin-bottom: 5px;
    padding-left: 5px;
    color: #534f4f;
    font-weight: bold;
    font-size: 10px;
}

.spanData1, .spanData2, .spanData3, .spanData4, .spanData5, .spanData6
{
    float: left;
    width: 460px;
    display: inline-block;
    margin-bottom: 5px;
    font-size: 10px;
}

input[type="text"], select
{
    font-size: 10px;
    color: #534f4f;
    padding-left: 3px;
}

#creditCardNote
{
    margin-left: 5px;
}

#submitButton
{
    text-align: right;
    padding-top: 5px;
}

#submitButton input[type="button"]
{
    width: 70px;
    height: 25px;
}

```

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```

text-align:center;
vertical-align: middle;
background: url(btnsubmitbg.gif) no-repeat top right;
border: solid 1px #904747;
font-size: 11px;
font-weight: bold;
color: #ffffff;
cursor: pointer;
}

a, a:visited
{
    color: #000000;
    text-decoration: none;
    font-weight: bold;
}

a:hover
{
    text-decoration: underline;
}

em, span sup, span b, .spanErrorMessage1, .spanErrorMessage2,
.spanErrorMessage3, .spanErrorMessage4, .spanErrorMessage5
{
    color: #6e0b0b;
}

#shoppingInfoBodyHeader h2 span, #shoppingInfoContentHeader h4 span,
#creditCardInfoContentHeader h4 span, #shoppingInfoDivTop, #shoppingInfoDivBtm,
#creditCardInfoDivTop, #creditCardInfoDivBtm, #emailReceiptDivTop,
#emailReceiptDivBtm, #footerContainer, #f2cNote
{
    display: none;
}

```

## Web2Pay Standard Payment CSS Sample Output with CSS applied

**The Company**  
*This is a very nice slogan*

**Payment Details**

**Payment Information**

Merchant: [Merchant Name]  
 Item: [Item to Pay For]  
 Amount: [Amount]  
 Reference: [Reference]

**Credit Card Information**

Card Type:  \* Error message  
 Card No.:<sup>1</sup>  \* Error message  
 Card Security Code:<sup>2</sup>  \* Error message **What is a Card Security Code?**  
 Card Expiry:  /  \* Error message  
 Card Name:  \* Error message  
 Store Card: ☐

\* Required  
 1 The card number should be entered with no spaces or hyphens e.g. 1234567890123456  
 2 The card security code is a 3 or 4 digit number located on the back of your card ( Except Diners ).

If you would like to receive a receipt for this payment by email, please enter your email address below.  
 Email Address:  Error message here

**Submit**

Copyright The Company Ltd. All Rights Reserved

## Web2Pay Billing Payment Page HTML Template

```
<!DOCTYPE html PUBLIC "-//W3C//DTD XHTML 1.0 Transitional//EN" "http://www.w3.org/TR/xhtml1/DTD/xhtml1-transitional.dtd">
<html xmlns="http://www.w3.org/1999/xhtml" >
<head>
  <title></title>
</head>
<body>

  <div id="mainContainer">

    <div id="headerContainer">

      <div id="header">
        <h1>&nbsp;</h1>
      </div>

    </div>

    <div id="bodyContainer">

      <div id="billInfoBodyHeader">
        <h2><span>Bill Payment Details</span></h2>
      </div>

      <div id="billInfoOuter">

        <div id="billInfoDivTop"><span>&nbsp;</span></div>

        <div id="billInfoDivMain">

          <div id="billInfoContentHeader">
            <h4><span>Billing Information</span></h4>
          </div>

          <div id="billInfoContentMain">

            <div class="divChildOne">
              <span class="spanLabel1">Merchant:</span>
              <span class="spanData1">[Merchant Name]</span>
            </div>

            <div class="divChildTwo">
              <span class="spanLabel2">Invoice Number:</span>
              <span class="spanData2">
                <span class="spanInvoiceNoContainer"><input type="text" />&nbsp;</span>
                <span><input class="btnInvoice" type="button" value="Look up Invoice" />&nbsp;</span>
                <span class="spanErrorMessage1">Error message</span>
              </span>
            </div>

            <div class="divChildThree">
              <span class="spanLabel3">Pay for Account:</span>
              <span class="spanData3">[Merchant Account]</span>
            </div>

            <div class="divChildFour">
              <span class="spanLabel4">Amount:</span>
              <span class="spanData4">[Amount]</span>
            </div>

          </div>

        </div>

        <div id="billInfoDivBtm"><span>&nbsp;</span></div>

      </div>

      <div id="creditCardInfoOuter">

        <div id="creditCardInfoDivTop"><span>&nbsp;</span></div>

        <div id="creditCardInfoDivMain">

          <div id="creditCardInfoContentHeader">
```

```

        <h4><span>Credit Card Information</span></h4>
    </div>

    <div id="creditCardInfoContentMain">

        <div class="divChildOne">
            <span class="spanLabel1">Card Type:</span>
            <span class="spanData1">
                <span class="spanCardTypeContainer">
                    <select>
                        <option value="MC">MasterCard</option>
                        <option value="VISA">VISA</option>
                    </select>&nbsp;
                </span><em>*</em>
                <span class="spanErrorMessage1">Error message</span>
            </span>
        </div>

        <div class="divChildTwo">
            <span class="spanLabel2">Card No.:<span><sup>1</sup></span></span>
            <span class="spanData2">
                <span class="spanCardNoContainer"><input type="text" />&nbsp;</span><em>*</em>
                <span class="spanErrorMessage2">Error message</span>
            </span>
        </div>

        <div class="divChildThree">
            <span class="spanLabel3">Card Security Code:<span><sup>2</sup></span></span>
            <span class="spanData3">
                <span class="spanCardCscContainer"><input type="text" />&nbsp;</span><em>*</em>
                <span class="spanErrorMessage3">Error message</span>
                <a href="#" class="lnkcsc">What is a Card Security Code?</a>
            </span>
        </div>

        <div class="divChildFour">
            <span class="spanLabel4">Card Expiry:</span>
            <span class="spanData4">
                <span class="spanCardMonthContainer">
                    <select>
                        <option value="1">01</option>
                        <option value="2">02</option>
                        <option value="3">03</option>
                        <option value="4">04</option>
                        <option value="5">05</option>
                        <option value="6">06</option>
                        <option value="7">07</option>
                        <option value="8">08</option>
                        <option value="9">09</option>
                        <option value="10">10</option>
                        <option value="11">11</option>
                        <option value="12">12</option>
                    </select> &nbsp;
                </span>

                <span class="spanCardMonthYrDivider"></span>&nbsp;

                <span class="spanCardYearContainer">
                    <select>
                        <option value="9">09</option>
                        <option value="10">10</option>
                        <option value="11">11</option>
                        <option value="12">12</option>
                        <option value="13">13</option>
                        <option value="14">14</option>
                    </select>&nbsp;
                </span><em>*</em>
                <span class="spanErrorMessage4">Error message</span>
            </span>
        </div>

        <div class="divChildFive">
            <span class="spanLabel5">Card Name:</span>
            <span class="spanData5">
                <span class="spanCardNameContainer"><input type="text" />&nbsp;</span><em>*</em>
                <span class="spanErrorMessage5">Error message</span>
            </span>
        </div>
    </div>

```



```

    </div>

    <div class="divChildSix">
        <span class="spanLabel6">Store Card:</span>
        <span class="spanData6">
            <span class="spanCardStoreContainer"><input type="checkbox" />&nbsp;</span>
        </span>
    </div>

    <div id="creditCardNote">
        <span><em>*</em> Required</span><br />
        <span><b>1</b></span> <span>The card number should be entered with <strong>no</strong> spaces or
hyphens e.g. 1234567890123456</span><br />
        <span><b>2</b></span> <span>The card security code is a 3 or 4 digit number located on the back
of your card ( Except Diners ).</span>
    </div>

</div>

</div>

<div id="creditCardInfoDivBtm"><span>&nbsp;</span></div>

</div>

<div id="emailReceiptOuter">

    <div id="emailReceiptDivTop"><span>&nbsp;</span></div>

    <div id="emailReceiptDivMain">

        <div id="emailReceiptContentHeader">
            <span class="spanHeader">If you would like to receive a receipt for this payment by email, please
enter your email address below.</span>
        </div>

        <div id="emailReceiptContentMain">
            <span class="spanLabel1">Email Address:</span>
            <span class="spanData1">
                <span class="spanReceiptEmailContainer"><input type="text" />&nbsp;</span>
                <span class="spanErrorMessage1">Error message here</span>
            </span>
        </div>

    </div>

    <div id="emailReceiptDivBtm"></div>

</div>

<div id="submitButtonOuter">
    <div id="submitButton">
        <span><input type="button" value="Submit" /></span><br />
    </div>
</div>

<!-- you can use these extra divs for pictures, other data you would like to put on the page
then just specify the absolute position if you decide to use it. -->
<div id="extraDivOne"></div><div id="extraDivTwo"></div><div id="extraDivThree"></div>
<div id="extraDivFour"></div><div id="extraDivFive"></div><div id="extraDivSix"></div>
<div id="extraDivSeven"></div><div id="extraDivEight"></div><div id="extraDivNine"></div>

</div>

<div id="footerContainer">
    <p>&nbsp;</p>
</div>

<div id="f2cNote">
    <p>Securely hosted by Flo2Cash<sup>TM</sup></p>
</div>

</div>

</body>
</html>

```

## Web2Pay Billing Payment CSS Sample Code

```
body
{
    font-size: 11px;
    font-family: Verdana, Arial, Sans-Serif;
    background-color: #d1d2d5;
    background-image: url(logo_bg.png);
    background-repeat: repeat-y;
    color: #16181a;
}

#mainContainer
{
    margin: 0px;
    padding: 0px;
    background-image: url(logo.png);
    background-repeat: no-repeat;
    background-position:left;
    width: 92%;
}

#headerContainer
{
    width: 100%;
    clear: both;
    display: block;
    padding: 0px;
    min-height: 70px;
    height: 100px;
    background-image: url(header_bg.png);
    background-repeat: repeat-x;
    background-position: top;
    margin-top: -20px;
}

#bodyContainer
{
    margin-left: 240px;
    min-height: 550px;
    width: 750px;
}

#billInfoBodyHeader
{
    background: url(bodyheader.png) no-repeat bottom left;
    min-height: 30px;
}

#billInfoOuter, #creditCardInfoOuter, #emailReceiptOuter, #emailReceiptOuter, #submitButtonOuter
{
    clear: both;
}

#billInfoDivMain, #creditCardInfoDivMain, #submitButton
{
    width: 680px;
    margin-left: 0px;
    margin-top: 20px;
}

#billInfoDivMain
{
    padding-top: 10px;
    min-height: 120px;
    background: url(billinfo.png) no-repeat bottom right;
}

#creditCardInfoDivMain
{
    min-height: 250px;
    background: url(ccinfo.png) no-repeat bottom right;
}

#emailReceiptContentHeader
```

```
{
    padding-bottom: 5px;
}

.spanLabel1, .spanLabel2, .spanLabel3, .spanLabel4, .spanLabel5, .spanLabel6
{
    float: left;
    width: 150px;
    display: block;
    margin-bottom: 5px;
    padding-left: 5px;
    font-weight: bold;
}

.spanData1, .spanData2, .spanData3, .spanData4, .spanData5, .spanData6
{
    float: left;
    width: 525px;
    display: inline-block;
    margin-bottom: 5px;
}

input[type="text"], select
{
    font-size: 10px;
    color: #474a4d;
}

#submitButton
{
    text-align: right;
}

#submitButton span input[type="button"]
{
    font-size: 11px;
    border-top: solid 2px #b32928;
    border-left: solid 2px #b32928;
    border-bottom: solid 2px #16181a;
    border-right: solid 2px #16181a;
    background-color: #cec7c7;
    font-weight: bold;
}

.btnInvoice
{
    font-size: 11px;
    border-top: solid 2px #b32928;
    border-left: solid 2px #b32928;
    border-bottom: solid 2px #16181a;
    border-right: solid 2px #16181a;
    background-color: #cec7c7;
    font-weight: bold;
}

#footerContainer
{
    background: url(footer.png) no-repeat bottom right;
    min-height: 85px;
    width: 98%;
}

#f2cNote
{
    font-size: 10px;
    color: #c3c4c7;
}

a, a:visited
{
    font-size: 11px;
    font-weight: bold;
    color: #7d7e82;
    text-decoration: none;
}

a:hover
```

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```
{
    font-size: 11px;
    font-weight: bold;
    color: #16181a;
    text-decoration: none;
}

em, span sup, span b, .spanErrorMessage1, .spanErrorMessage2,
.spanErrorMessage3, .spanErrorMessage4, .spanErrorMessage5
{
    color: #b32928;
    font-weight: bold;
}

#billInfoDivTop, #billInfoDivBtm, #creditCardInfoDivTop,
#creditCardInfoDivBtm, #emailReceiptDivBtm, #footerContainer p,
#billInfoContentHeader, #creditCardInfoContentHeader,
#billInfoBodyHeader h2 span, #header h1
{
    display: none;
}
```

## Web2Pay Billing Payment CSS Sample Output with CSS applied

The screenshot shows a Mozilla Firefox browser window displaying a payment form titled "PAYMENT DETAILS". The form is for "THE COMPANY" and includes the following sections:

- PAYMENT DETAILS:** Includes fields for Merchant Name, Invoice Number, Pay for Account, and Amount. There is a "Look up Invoice" button and an "Error message" placeholder.
- BILLING INFORMATION:** Includes fields for Card Type (dropdown), Card No. (text), Card Security Code (text), Card Expiry (dropdown), Card Name (text), and a checkbox for "Store Card". There are "Error message" placeholders for several fields.
- CREDIT CARD INFORMATION:** Includes a checkbox for "Store Card" and a "Submit" button.
- Footer:** Includes the text "THE COMPANY" and "THIS PAGE FOR TESTING PURPOSES ONLY".

## Web2Pay Shopping Cart Payment Page HTML Template

```
<!DOCTYPE html PUBLIC "-//W3C//DTD XHTML 1.0 Transitional//EN" "http://www.w3.org/TR/xhtml1/DTD/xhtml1-transitional.dtd">
<html xmlns="http://www.w3.org/1999/xhtml" >
<head>
  <title></title>
</head>
<body>

  <div id="mainContainer">

    <div id="headerContainer">

      <div id="header">
        <h1>&nbsp;</h1>
      </div>

    </div>

    <div id="bodyContainer">

      <div id="shopCartBodyHeader">
        <h2><span>Shopping Cart Payment Details</span></h2>
      </div>

      <div id="shopCartInfoOuter">

        <div id="shopCartInfoDivTop"><span>&nbsp;</span></div>

        <div id="shopCartInfoDivMain">

          <div id="shopCartInfoContentHeader">
            <h4><span>Shopping Information</span></h4>
          </div>

          <div id="shopCartInfoContentMain">

            <div class="divChildOne">
              <span class="spanLabel1">Merchant:</span>
              <span class="spanData1">[Merchant Name]</span>
            </div>

            <div class="divChildTwo">
              <span class="spanLabel2">Reference:</span>
              <span class="spanData2">[Reference]</span>
            </div>

            <div class="divChildThree">
              <span class="spanLabel3">Particular:</span>
              <span class="spanData3">[Particular]</span>
            </div>

            <div class="divChildFour">
              <table>
                <tr>
                  <td>
                    Shopping Cart data here..
                  </td>
                </tr>
                <tr>
                  <td style="text-align: right;"><span>Total Amount for this transaction: [Total
Amount]</span></td>
                </tr>
              </table>
            </div>

          </div>

        </div>

        <div id="shopCartInfoDivBtm"><span>&nbsp;</span></div>

      </div>

      <div id="customerInfoErrorOuter">
        <div class="customerInfoError">

```

```

        <span class="spanErrorMessage">Customer Information Error Message here</span>
    </div>
</div>

<div id="customerInfoOuter">

    <div id="customerInfoDivTop"><span>&nbsp;</span></div>

    <div id="customerInfoDivMain">

        <div id="customerInfoContentHeader">
            <h4><span>Customer Information</span></h4>
        </div>

        <div id="customerInfoContentMain">

            <div id="customerInfoSection1">
                <div class="divChildOne">
                    <span class="spanLabel1">First Name:</span>
                    <span class="spanData1">
                        <span class="spanFirstNameContainer"><input type="text" />&nbsp;</span><em>*</em>
                    </span>
                </div>

                <div class="divChildTwo">
                    <span class="spanLabel2">Last Name:</span>
                    <span class="spanData2">
                        <span class="spanLastNameContainer"><input type="text" />&nbsp;</span><em>*</em>
                    </span>
                </div>

                <div class="divChildThree">
                    <span class="spanLabel3">Email:</span>
                    <span class="spanData3">
                        <span class="spanEmailContainer"><input type="text" />&nbsp;</span><em>*</em>
                    </span>
                </div>

                <div class="divChildFour">
                    <span class="spanLabel4">Phone:</span>
                    <span class="spanData4">
                        <span class="spanPhoneContainer"><input type="text" />&nbsp;</span>
                    </span>
                </div>

            </div>

            <div id="customerInfoSection2">
                <div class="divChildFive">
                    <span class="spanLabel5">Address:</span>
                    <span class="spanData5">
                        <span class="spanAddress1Container"><input type="text" />&nbsp;</span>
                    </span>
                </div>

                <div class="divChildSix">
                    <span class="spanLabel6">&nbsp;</span>
                    <span class="spanData6">
                        <span class="spanAddress2Container"><input type="text" />&nbsp;</span>
                    </span>
                </div>

                <div class="divChildSeven">
                    <span class="spanLabel7">City:</span>
                    <span class="spanData7">
                        <span class="spanCityContainer"><input type="text" />&nbsp;</span>
                    </span>
                </div>

                <div class="divChildEight">
                    <span class="spanLabel8">Country:</span>
                    <span class="spanData8">
                        <span class="spanCountryContainer"><select><option value="1">New
Zealand</option></select>&nbsp;</span>
                    </span>
                </div>

            </div>

        </div>

    </div>


```

```

    </div>

</div>

<div id="customerInfoDivBtm"><span>&nbsp;</span></div>

</div>

<div id="creditCardInfoOuter">

    <div id="creditCardInfoDivTop"><span>&nbsp;</span></div>

    <div id="creditCardInfoDivMain">

        <div id="creditCardInfoContentHeader">
            <h4><span>Credit Card Information</span></h4>
        </div>

        <div id="creditCardInfoContentMain">

            <div class="divChildOne">
                <span class="spanLabel1">Card Type:</span>
                <span class="spanData1">
                    <span class="spanCardTypeContainer">
                        <select>
                            <option value="MC">MasterCard</option>
                            <option value="VISA">VISA</option>
                        </select>&nbsp;</span>
                    </span><em>*</em>
                    <span class="spanErrorMessage1">Error message</span>
                </span>
            </div>

            <div class="divChildTwo">
                <span class="spanLabel2">Card No.:<span><sup>1</sup></span></span>
                <span class="spanData2">
                    <span class="spanCardNoContainer"><input type="text" />&nbsp;</span><em>*</em>
                    <span class="spanErrorMessage2">Error message</span>
                </span>
            </div>

            <div class="divChildThree">
                <span class="spanLabel3">Card Security Code:<span><sup>2</sup></span></span>
                <span class="spanData3">
                    <span class="spanCardCscContainer"><input type="text" />&nbsp;</span><em>*</em>
                    <span class="spanErrorMessage3">Error message</span>
                    <a href="#" class="lnkcsc">What is a Card Security Code?</a>
                </span>
            </div>

            <div class="divChildFour">
                <span class="spanLabel4">Card Expiry:</span>
                <span class="spanData4">
                    <span class="spanCardMonthContainer">
                        <select>
                            <option value="1">01</option>
                            <option value="2">02</option>
                            <option value="3">03</option>
                            <option value="4">04</option>
                            <option value="5">05</option>
                            <option value="6">06</option>
                            <option value="7">07</option>
                            <option value="8">08</option>
                            <option value="9">09</option>
                            <option value="10">10</option>
                            <option value="11">11</option>
                            <option value="12">12</option>
                        </select> &nbsp;</span>
                    <span class="spanCardMonthYrDivider"></span>&nbsp;</span>
                    <span class="spanCardYearContainer">
                        <select>
                            <option value="9">09</option>
                            <option value="10">10</option>
                            <option value="11">11</option>
                        </select>
                    </span>
                </span>
            </div>
        </div>
    </div>

```

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```

        <option value="12">12</option>
        <option value="13">13</option>
        <option value="14">14</option>
    </select>&nbsp;  </span><em>*</em>
    <span class="spanErrorMessage4">Error message</span>
</span>
</div>

<div class="divChildFive">
    <span class="spanLabel5">Card Name:</span>
    <span class="spanData5">
        <span class="spanCardNameContainer"><input type="text" />&nbsp;  </span><em>*</em>
        <span class="spanErrorMessage5">Error message</span>
    </span>
</div>

<div class="divChildSix">
    <span class="spanLabel6">Store Card:</span>
    <span class="spanData6">
        <span class="spanCardStoreContainer"><input type="checkbox" />&nbsp;  </span>
    </span>
</div>

<div id="creditCardNote">
    <span><em>*</em> Required</span><br />
    <span><b>1</b></span> <span>The card number should be entered with <strong>no</strong> spaces or
hyphens e.g. 1234567890123456</span><br />
    <span><b>2</b></span> <span>The card security code is a 3 or 4 digit number located on the back
of your card ( Except Diners ).</span>
</div>

</div>

</div>

<div id="creditCardInfoDivBtm"><span>&nbsp;  </span></div>

</div>

<div id="emailReceiptOuter">

    <div id="emailReceiptDivTop"><span>&nbsp;  </span></div>

    <div id="emailReceiptDivMain">

        <div id="emailReceiptContentHeader">
            <span class="spanHeader">If you would like to receive a receipt for this payment by email, please
enter your email address below.</span>
        </div>

        <div id="emailReceiptContentMain">
            <span class="spanLabel1">Email Address:</span>
            <span class="spanData1">
                <span class="spanReceiptEmailContainer"><input type="text" />&nbsp;  </span>
                <span class="spanErrorMessage1">Error message here</span>
            </span>
        </div>

    </div>

    <div id="emailReceiptDivBtm"></div>

</div>

<div id="submitButtonOuter">
    <div id="submitButton">
        <span><input type="button" value="Submit" /></span><br />
    </div>
</div>

<!-- you can use these extra divs for pictures, other data you would like to put on the page
then just specify the absolute position if you decide to use it. -->
<div id="extraDivOne"></div><div id="extraDivTwo"></div><div id="extraDivThree"></div>
<div id="extraDivFour"></div><div id="extraDivFive"></div><div id="extraDivSix"></div>
<div id="extraDivSeven"></div><div id="extraDivEight"></div><div id="extraDivNine"></div>

```



```
<!DOCTYPE html PUBLIC "-//W3C//DTD XHTML 1.0 Transitional//EN" "http://www.w3.org/TR/xhtml1/DTD/xhtml1-transitional.dtd">
<html xmlns="http://www.w3.org/1999/xhtml" >
<head>
  <title></title>
</head>
<body>

  <div id="mainContainer">

    <div id="headerContainer">

      <div id="header">
        <h1>&nbsp;</h1>
      </div>

    </div>

    <div id="bodyContainer">

      <div id="processingBodyHeader">
        <h2><span>Processing Payment</span></h2>
      </div>

      <div id="divProcessingOuter">
        <div id="processingDivTop"><span>&nbsp;</span></div>

        <div id="divProcessingMain">

          <span class="spanHeader">Please wait while your transaction is being processed.</span>

          <h3>Processing...&nbsp;&nbsp;&nbsp;&nbsp;&nbsp;</h3>

          <div class="divProcessingNote">
            <p><b>Please do not click the back button or navigate to another page while this is in
progress.</b></p>
          </div>

        </div>

        <div id="processingDivBtm"><span>&nbsp;</span></div>
      </div>

    </div>

    <div id="footerContainer">
      <p>&nbsp;</p>
    </div>
    <div id="f2cNote">
      <p>Securely hosted by Flo2Cash<sup>TM</sup></p>
    </div>
  </div>

</body>
</html>
```

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## Web2Pay Payment Result Page HTML Template

```
<!DOCTYPE html PUBLIC "-//W3C//DTD XHTML 1.0 Transitional//EN" "http://www.w3.org/TR/xhtml1/DTD/xhtml1-transitional.dtd">
<html xmlns="http://www.w3.org/1999/xhtml" >
<head>
    <title></title>
</head>
<body>

    <div id="mainContainer">

        <div id="headerContainer">

            <div id="header">
                <h1>&nbsp;</h1>
            </div>

        </div>

        <div id="bodyContainer">

            <div id="payResultBodyHeader">
                <h2><span>Payment Result</span></h2>
            </div>

            <div class="errorInPayment">
                <h4><span>An error has occurred!</span></h4>
                <div class="divChildOne">
                    <span class="spanLabel1">Error Message:</span>
                    <span class="spanData1">[Error Message]</span>
                </div>
            </div>

            <div id="payResultCuInfoOuter">

                <div id="payResultCuInfoDivTop"><span>&nbsp;</span></div>

                <div id="payResultCuInfoDivMain">

                    <div id="payResultCuInfoContentHeader">
                        <h4><span>Customer Information</span></h4>
                    </div>

                    <div id="payResultCuInfoContentMain">

                        <div id="payResultCuInfoSection1">
                            <div class="divChildOne">
                                <span class="spanLabel1">First Name:</span>
                                <span class="spanData1">[First Name]</span>
                            </div>

                            <div class="divChildTwo">
                                <span class="spanLabel2">Last Name:</span>
                                <span class="spanData2">[Last Name]</span>
                            </div>

                            <div class="divChildThree">
                                <span class="spanLabel3">Email:</span>
                                <span class="spanData3">[Email Address]</span>
                            </div>

                            <div class="divChildFour">
                                <span class="spanLabel4">Phone:</span>
                                <span class="spanData4">[Phone Number]</span>
                            </div>
                        </div>

                        <div id="payResultCuInfoSection2">
                            <div class="divChildFive">
                                <span class="spanLabel5">Address:</span>
                                <span class="spanData5">[Address Line One]</span>
                            </div>

                            <div class="divChildSix">
                                <span class="spanLabel6">&nbsp;</span>
                                <span class="spanData6">[Address Line Two]</span>
                            </div>
                        </div>
                    </div>
                </div>
            </div>
        </div>
    </div>
</body>
</html>
```

```

        <div class="divChildSeven">
            <span class="spanLabel17">City:</span>
            <span class="spanData7">[City]</span>
        </div>

        <div class="divChildEight">
            <span class="spanLabel18">Country:</span>
            <span class="spanData8">[Country]</span>
        </div>
    </div>

</div>

<div id="payResultCuInfoDivBtm"><span>&nbsp;</span></div>

</div>

<div id="payResultOuter">

    <div id="payResultDivTop"><span>&nbsp;</span></div>

    <div id="payResultDivMain">

        <div id="payResultContentHeader">
            <h4><span>Payment Result Details</span></h4>
        </div>

        <div id="payResultContentMain">

            <div class="divChildOne">
                <span class="spanLabel1">Payment Status:</span>
                <span class="spanData1">[Transaction_Number]</span>
            </div>

            <div class="divChildTwo">
                <span class="spanLabel2">Transaction No.:</span>
                <span class="spanData2">[Receipt_Number]</span>
            </div>

            <div class="divChildThree">
                <span class="spanLabel3">Receipt No.:</span>
                <span class="spanData3">[Transaction_Status]</span>
            </div>

            <div class="divChildFour">
                <span class="spanLabel4">Reference:</span>
                <span class="spanData4">[Reference]</span>
            </div>

            <div class="divChildFive">
                <span class="spanLabel5">Particular:</span>
                <span class="spanData5">[Particular]</span>
            </div>

            <div class="divChildSix">
                <span class="spanLabel6">Amount</span>
                <span class="spanData6">[Amount]</span>
            </div>

            <div class="divChildSeven">
                <span class="spanLabel7">Optional Email:</span>
                <span class="spanData7">[Email Address]</span>
            </div>

        </div>

    </div>

    <div id="payResultDivBtm"><span>&nbsp;</span></div>

</div>

<div id="returnToMerchantOuter">
    <div id="returnToMerchantButton">

```

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```
        <span><a href="#">Return to Merchant</a></span><br />
    </div>
</div>

<!-- you can use these extra divs for pictures, other data you would like to put on the page
      then just specify the absolute position if you decide to use it. -->
<div id="extraDivOne"></div><div id="extraDivTwo"></div><div id="extraDivThree"></div>
<div id="extraDivFour"></div><div id="extraDivFive"></div><div id="extraDivSix"></div>
<div id="extraDivSeven"></div><div id="extraDivEight"></div><div id="extraDivNine"></div>

</div>

<div id="footerContainer">
    <p>&nbsp;</p>
</div>

<div id="f2cNote">
    <p>Securely hosted by Flo2Cash<sup>TM</sup></p>
</div>

</div>

</body>
</html>
```

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